

Dept. 3 Banking and Insurance
The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending June 30, 1966

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SECTION B
RELATING TO
CREDIT UNIONS

The Commonwealth of Massachusetts : *Rept. of Banks*
Report, 1966, Sec. B

DIVISION OF BANKS AND LOAN AGENCIES

STATE OFFICE BUILDING

100 CAMBRIDGE STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks and General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Credit Union Examinations

PAUL DONOVAN

Assistant Director of Credit Union Examinations

EDWARD J. ODELL

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE OFFICE BUILDING
150 CAMBRIDGE STREET, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1966.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1964 to June 30, 1966, inclusive.

During the period ending June 30, 1966, eight new credit unions began business, and eleven entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1966 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1966 the 433 credit unions in operation had total assets of \$347,026,192 which represents an increase of \$35,426,654 or 11.37% over the figure of June 30, 1965.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$3,815,401 to the present outstanding balance of \$76,550,876 and the secured group increased \$12,075,141 to \$72,395,649. Together these two classifications comprise 42.92% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$101,911,020 representing 29.36% of total assets reflects an increase of \$10,143,130 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, increased \$5,269,977 during the year. The present book value of \$27,627,703 or 7.97% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks decreased \$1,328,840 to a present total of \$15,749,811 and deposits in savings banks and in savings departments of trust companies and national banks increased \$105,615 to an outstanding balance of \$17,430,502. Investments in bank stocks increased \$1,178,618 to a total book figure of \$8,614,964 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$1,699,669 during the year and the present combined total of \$10,793,234 equals 3.11% of total assets.

Shares and Deposits

Outstanding share capital increased \$32,740,711 or 12.52 % during the year to a present balance of \$294,253,296 which is held by 477,591 members. Deposits including club accounts decreased \$168,266 to a total of \$5,539,369.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,948,957 during the period and the present combined total of \$35,478,062 represents 10.22 % of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1965 AND JUNE 30, 1966

Date Business Commenced	Name	Location
June 15, 1965	Main Street Credit Union	Holyoke
September 29, 1965	Peabody Credit Union	Peabody
October 18, 1965	South Hadley Community Credit Union	South Hadley Falls
April 18, 1966	Community Credit Union	Springfield
May 3, 1966	Gateway Credit Union	Natick
May 17, 1966	Granby Credit Union	Granby
May 19, 1966	Grafton Suburban Credit Union	Grafton
January 20, 1966	Suburban Credit Union	Framingham

CREDIT UNIONS IN LIQUIDATION

BETWEEN JULY 1, 1965 AND JUNE 30, 1966, INCLUSIVE

Bakers Local No. 45 Credit Union, Boston
 Ber Ditcherver Credit Union, Boston
 Boston I. R. A. Employees Credit Union, Boston
 Cambridge Credit Union, Cambridge
 Chestnut Credit Union, Chelsea
 Eamco Credit Union, Cambridge
 Fall River Boys Club Credit Union, Fall River
 Family Credit Union, Chelsea
 40-Fathom Credit Union, Gloucester
 Gilbarco Employees Credit Union, West Springfield
 Hampco Credit Union, Easthampton
 Kirstein Leather Credit Union, Peabody
 Korn Leather Employees Credit Union, Peabody
 Liberal Credit Union, Boston
 Plymouth Cordage Credit Union, Plymouth
 Prentiss Wire Credit Union, Holyoke
 Presidents City Credit Union, Quincy
 R L D A Credit Union, Boston
 Stoughton Credit Union, Stoughton
 Worcester Polish Credit Union, Worcester

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Submitted herewith is legislation effective on or after July 1, 1965 and legislation signed by His Excellency the Governor but effective subsequent to June 30, 1966, the date of this annual report. The latter is included for the purpose of complete legislative reporting as of the time of the printing of this document.

ACTS AND RESOLVES OF 1965

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
241	G.L., c. 171, s. 24, Subdivision (A), par. 1	Increasing the amount a credit union may lend to a member on an unsecured personal loan.
251	G.L., c. 171, s. 5	Authorizing loans to limited members without the consent of the commissioner of banks.
311	G.L., c. 171, s. 18	Salaries of officers established by the board of directors of each credit union.
312	G.L., c. 171, s. 16	Extending the time for which credit unions may borrow money from certain banking institutions.
313	G.L., c. 171, s. 10	Increasing the amount of shares of deposits that limited members may hold in a credit union.
321	G.L., c. 171, s. 2	Relative to branches and depots of credit unions.
331	G.L., c. 171, s. 25	Relative to dividend frequency and the minimum deposit or share amount upon which a dividend must be paid.
332	Chapter 294 of the Acts of 1961, new s. 6A	Providing for termination of membership in the Massachusetts Credit Union Share Insurance Corporation.
333	G.L., c. 171, s. 24, subdivision (B), new par. 3B	Authorizing conventional home improvement loans in credit unions.
364	Chapter 294 of the Acts of 1961, s. 1	Making the monies in The Central Credit Union Fund eligible for insurance by the Credit Union Share Insurance Corporation.

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
449	G.L., c. 171, s. 31	Further regulating employee membership in and contributions to the Credit Union Employees Retirement Association, and increasing the amounts of pensions payable thereunder.
784	G.L., c. 171, s. 24, subdivision (A), new par. 3A	Permitting certain credit unions to increase the amount of loans secured by endorsers, co-makers of satisfactory collateral.

ACTS AND RESOLVES OF 1966

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
194	G.L., c. 171, s. 24, subdivision (A), par. 5	Authorizing loans on paid-up certificates of co-operative banks.
203	G.L., c. 171, s. 24, subdivision (A), par. 6	Increasing the amounts of collateral loans that certain credit unions may make.
245	G.L., c. 167, new s. 60	Authorizing mobile branch banking.
296	G.L., c. 167, s. 2	Relative to examination of banks by others than bank examiners.
348	G.L., c. 167, new s. 61	Relative to the making of student loans insured by the Federal Commissioner of Education.
587	New G.L., c. 140A	Requiring the disclosure of finance charges in connection with loans.
664	G.L., c. 183, s. 56	Further limiting penalty charges for anticipatory payments of certain real estate first mortgage loans.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1965 and ending June 30, 1966.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,205,969.27 at the close of business on June 30, 1966. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-five member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was credited by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are two hundred and three member credit unions.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	62
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	40	66
Adayco Credit Union	Taunton	40	66
Aerovox Employees Credit Union	New Bedford	32	60
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	68
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	41	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	68
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	40
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	46
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Waltham	40	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	12	48
Bowker Employees Credit Union	Boston	13	48
Bridgewater Credit Union	Somerville	37	66
Brighton-Allston Credit Union	Bridgewater	19	50
Brockton Credit Union	Boston	13	48
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	50
Brockton Taunton Gas Employees Credit Union	Brockton	19	52
Brookline Municipal Credit Union	Brockton	19	52
Brotherhood Credit Union	Brookline	20	52
Buxton Employees Credit Union	Lynn	30	58
	Springfield	38	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	24	54
Casa Credit Union	Springfield	38	66
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Credit Union, The	Springfield	38	66
Charlton Credit Union	Charlton	21	52
Chelsea Credit Union	Chelsea	21	52
Cheney Bigelow Credit Union	Springfield	38	66
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	60
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	24	56
C L U Credit Union	Springfield	38	66
Colasso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	32	60
Corenco Employees Credit Union	Tewksbury	40	68
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Framingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Leominster	29	58
Eagle Credit Union	Pittsfield	35	64
Easisco Employees Credit Union	Newton	33	62
Eastern Credit Union	Framingham	25	56
Eaton Credit Union	Boston	13	48
Edico Credit Union	Brockton	19	52
Elco Club Credit Union	Palmer	34	62
Elgasco Credit Union	Lawrence	28	58
Elm Credit Union	Cambridge	20	52
Emastryco Credit Union	Lawrence	28	58
Embeco Credit Union	Springfield	38	66
Emblem Credit Union	Boston	13	48
EPCO Employees Credit Union	Pittsfield	35	64
Essex Agricultural Credit Union	Danvers	23	54
Everett Credit Union	Everett	24	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Fall River	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpaco Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	14	48
Fenwal Credit Union	Ashland	10	46
Fernandes Employees Credit Union	Norton	34	62
F. I. A. Credit Union	Fitchburg	25	56
Filene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56
Fitchburg Postal Employees Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchco Credit Union	Fitchburg	25	56
555 Credit Union	Canton	21	52
Forty Associates Credit Union	Boston	14	48
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
Gateway Credit Union	Natick	32	60
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Boston	14	48
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
Grafton Suburban Credit Union	Gloucester	26	56
Granby Credit Union	Grafton	26	56
G R Credit Union	Granby	26	56
Greek Community Credit Union	Concord	23	54
Greyhound Employees Credit Union	Lynn	30	58
Grover Cronin Credit Union	Boston	14	48
G. T. & D. Credit Union	Waltham	40	68
Gulf Boston Credit Union	Greenfield	26	56
H and V Credit Union	Chelsea	21	52
Harbor Village Credit Union	Walpole	40	68
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	14	48
Harvard University Employees Credit Union	Boston	15	48
Haverhill Credit Union	Cambridge	20	52
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Haverhill	27	56
Hellenic Credit Union	Douglas	23	54
Herald-Traveler Employees Credit Union, The	Peabody	35	62
Hersey Employees Credit Union	Boston	15	48
High Carbon Credit Union	Dedham	23	54
Highland Credit Union	Millbury	32	60
Hillside Credit Union	Lowell	29	58
Holyoke Credit Union	Boston	15	48
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	Holyoke	27	58
Hovoco Credit Union	North Adams	33	62
Howard Credit Union	Groton	27	56
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Boston	15	48
ILSNEC Credit Union	Lowell	29	58
Independent Credit Union	Quincy	35	64
Independent Hebrew Credit Union	Chelsea	21	52
Industrial Credit Union, The	Framingham	26	56
Inman Credit Union	Boston	15	48
I O S O I Credit Union	Cambridge	20	52
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Boston	15	48
Jogues Credit Union	Lowell	29	58
John Bath Employees Credit Union	Chelsea	22	52
John H. Breck Employees Credit Union	Worcester	42	70
Jonsteel Credit Union	Springfield	38	66
Judaean Credit Union	Worcester	42	70
Kavodian Credit Union	Chelsea	22	52
K B Credit Union	Fall River	24	54
	Northbridge	33	62

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	48
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	28	58
Lawrence Teachers Credit Union	Lawrence	28	58
L. B. Evans Employees Credit Union	Wakefield	40	68
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberty Credit Union	Boston	15	48
Lodding Employees Credit Union	Auburn	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	48
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMSR Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	29	58
Lowell Postal Employees Credit Union	Lowell	29	58
Lowell Rendering Employees Credit Union	Billerica	11	46
Luso-American Credit Union	Peabody	35	62
Lynn Credit Union	Lynn	30	58
Lynn Municipal Employees Credit Union	Lynn	30	58
Lynn Police Credit Union	Lynn	30	58
Lynn Postal District Employees Credit Union	Lynn	30	58
Lynn Teachers Credit Union	Lynn	30	58
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	48
Madison Credit Union	Chelsea	22	52
Main Street Credit Union	Holyoke	27	58
Malden City Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marblehead Credit Union	Marblehead	31	60
Marconi Credit Union	Lawrence	28	58
Marillac Credit Union	Boston	16	48
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Mascot Credit Union, The	Boston	16	50
Massachusetts Mutual Employees Credit Union	Springfield	38	66
Maynard Consumers Credit Union	Maynard	31	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	31	60
Medway Credit Union	Medway	31	60
M E E C Employees Credit Union	Haverhill	27	56
Melco Credit Union	Hopedale	28	58
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Millford Credit Union	Milford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohliwer Credit Union	Boston	16	50
Monarch Credit Union	Springfield	38	66
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MBTA Employees Credit Union	Boston	16	50
Mystic Credit Union	Medford	31	60
Nablanko Credit Union	Holyoke	27	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50
Needham School Employees Credit Union	Needham	32	60
Nemasket Credit Union	Middleborough	31	60

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	32	60
New Bedford Municipal Employees Credit Union	New Bedford	32	60
New Bedford Postal Employees Credit Union	New Bedford	32	62
New England System Employees Credit Union	Malden	31	60
Newburyport Credit Union	Newburyport	33	62
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	33	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	29	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	43	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	17	50
Peabody Credit Union	Peabody	35	62
Perkins Gear Credit Union	West Springfield	41	68
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	17	50
Plimpton Credit Union	Norwood	34	62
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
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Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
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Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	39	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Royal Credit Union	Newton	33	62
Rust Craft Credit Union	Dedham	23	54
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	30	58
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	36	64
Samson Cordage Employees Credit Union	Shirley	37	64
Saugus Credit Union	Saugus	37	64
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Setco Credit Union	Springfield	39	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	20	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	64
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Hadley Community Credit Union	South Hadley Falls	37	66
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Spasco Credit Union	Springfield	39	66
Sprague Electric Credit Union	North Adams	33	62
Springfield Armory Credit Union	Springfield	39	66
Springfield Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	23	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	42	68
Suburban Credit Union	Frankingham	36	56
Swift Employees Credit Union	Somerville	37	66
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	40	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	18	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	18	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
Vamco Employees Credit Union	West Springfield	41	68
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	41	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wellington Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Dedham	23	54
West Lynn G. E. Employees Credit Union	Lynn	30	58
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	34	62
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	68

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF JUNE 30, 1966

ACTON

***T. I. C. Employees Credit Union**
Technology Instrument Corporation
 531 Main Street

Incorporated May 11, 1953

R. G. Gagne
President

G. W. Dewey
Treasurer

Total Assets . . . \$67,940 43

ACUSHNET

Acushnet Process Employees Credit Union

Acushnet Process Sales Company
 Slocum Street

Incorporated October 1, 1941

E. P. Robbins
President

Edward Powers
Treasurer

Total Assets . . . \$826,187 75

AMESBURY

***Amesbury Franco-American Credit Union**
 32 Friend Street

Incorporated July 6, 1939

P. A. Marceau
President

J. M. G. Ouellet
Treasurer

Total Assets . . . \$1,427,051 77

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
 400 Main Street

Incorporated June 21, 1945

L. F. Clark, Sr.
President

H. L. Bates
Treasurer

Total Assets . . . \$284,946 11

ATHOL

***Athol Credit Union**
 513 Main Street

Incorporated July 7, 1930

L. P. Corriveau
President

R. T. Linehan
Treasurer

Total Assets . . . \$6,154,826 55

ATTLEBORO

Sisalkraft Credit Union
American Reenforced Paper Company
 55 Starkey Avenue

Incorporated April 10, 1934

R. E. Anderson
President

R. B. Courchene
Treasurer

Total Assets . . . \$303,915 96

AUBURN

***Lodding Employees Credit Union**
 Sword Street

Incorporated May 31, 1956

W. J. Ducharme
President

Therese E. Adams
Treasurer

Total Assets . . . \$104,859 21

Worcester Rendering Employees Credit Union

Worcester Rendering Company
 218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr.
President

F. W. White
Treasurer

Total Assets . . . \$3,306 42

BARRE

Barwoolco Credit Union
The Barre Wool Combing Company, Ltd.
 Vernon Avenue

Incorporated August 15, 1946

C. W. Damon
President

Margaret E. Rich
Treasurer

Total Assets . . . \$366,750 60

BEDFORD

***Mitre Employees Credit Union**
Middlesex Turnpike & Route 62
 Gaither Building

Incorporated May 5, 1959

R. J. Snay
President

R. C. Arsenault
Treasurer

Total Assets . . . \$1,399,266 30

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein
*President*Max Weinberg
Treasurer

Total Assets . . . \$51,254 53

Beverly Municipal Credit Union
222 Cabot Street

Incorporated May 7, 1952

R. F. Duwart
*President*W. C. Keaney
Treasurer

Total Assets . . . \$543,632 15

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A. A. McCance
*President*W. W. Burgess, Jr.
Treasurer

Total Assets . . . \$227,345 07

BILLERICA**Lowell Rendering Employees**
Credit Union
Woburn Street
(North Billerica District)

Incorporated June 27, 1934

I. J. Patterson
*President*S. P. Robertson
Treasurer

Total Assets . . . \$47,003 61

BOSTON**AFL-CIO Postal Clerks Credit Union**
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt
*President*J. D. Bercury
Treasurer

Total Assets . . . \$83,398 84

Allis-Chalmers Credit Union**Allis-Chalmers Manufacturing Company**
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof
*President*Edith M. Flansbury
Treasurer

Total Assets . . . \$384,363 57

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub
*President*D. A. Annis
Treasurer

Total Assets . . . \$147,109 76

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari
*President*Grace R. Pontuso
Treasurer

Total Assets . . . \$262,311 40

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson
*President*J. W. Bradbury
Treasurer

Total Assets . . . \$119,368 18

***B. C. G. Employees Credit Union**
Boston Consolidated Gas Company
144 McBride Street
(Jamaica Plain District)

Incorporated January 16, 1931

J. H. Clark
*President*T. J. Gately
Treasurer

Total Assets . . . \$1,476,834 57

***B L H Employees Credit Union**
The Boston Lying-in Hospital
221 Longwood Avenue

Incorporated May 7, 1952

Katherine Hough
*President*Brian Egan
Treasurer

Total Assets . . . \$272,854 18

***Blue Hill Credit Union**
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf
*President*M. H. Finkel
Treasurer

Total Assets . . . \$12,173,981 69

Borisaver Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind
*President*Harry Pearlman
Treasurer

Total Assets . . . \$123,505 21

BOSTON

***Boston American Composing Room Credit Union**
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt J. J. Dowd
President *Treasurer*

Total Assets \$33,614 55

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson A. S. Plimpton
President *Treasurer*

Total Assets \$2,577,562 62

***Boston & Maine Railroad Employees Credit Union**
Room 610
150 Causeway Street

Incorporated February 26, 1915

C. J. Conway C. H. Spinney
President *Treasurer*

Total Assets \$2,274,751 83

Boston Arbeiter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan Samuel Robinson
President *Treasurer*

Total Assets \$38,090 89

Boston Edison Employees Credit Union
1165 Massachusetts Avenue

Incorporated December 30, 1940

W. L. Olson J. J. Johnson
President *Treasurer*

Total Assets \$3,001,935 99

***Boston Firefighters Credit Union**
80 Boylston Street

Incorporated November 25, 1947

E. J. Everett T. J. McGonagle
President *Treasurer*

Total Assets \$3,602,357 23

Boston Globe Employees Credit Union
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

P. E. Rowe T. M. Doonan
President *Treasurer*

Total Assets \$387,006 89

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

P. A. McDonald J. P. Coyne
President *Treasurer*

Total Assets \$979,047 75

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

M. A. Nelson L. F. Hewitt
President *Treasurer*

Total Assets \$1,303,093 87

Boston Railway Mail Employees Credit Union
Room 949
Post Office Building

Incorporated April 15, 1930

J. J. Riley J. E. Lane
President *Treasurer*

Total Assets \$206,774 59

Boston Taxi Drivers Association Credit Union
196 West Broadway
(South Boston District)

Incorporated July 25, 1952

Max Dobro (vacant)
President *Treasurer*

Total Assets \$10,739 15

***Boston University Employees Credit Union**
226 Bay State Road

Incorporated May 7, 1952

J. G. Larkin D. E. Gudekunst
President *Treasurer*

Total Assets \$882,582 27

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building
Incorporated September 27, 1949
Anne B. Keane Harry Grossman
President Treasurer
Total Assets \$50,852 16

***Brighton-Allston Credit Union**
157 Harvard Avenue
(Allston District)
Incorporated January 25, 1950
Max Lefkowitz Abraham Gilman
President Treasurer
Total Assets \$153,460 71

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street
Incorporated October 1, 1941
J. A. MacKay P. H. Laming
President Treasurer
Total Assets \$665,094 06

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)
Incorporated June 18, 1936
H. H. Levine Morris Thompson
President Treasurer
Total Assets \$80,650 26

City of Boston Employees Credit Union
34 City Hall
School Street
Incorporated November 5, 1915
J. P. Sances H. T. Kenny
President Treasurer
Total Assets \$7,084,116 85

Colonial Employees Credit Union
1100 Massachusetts Avenue
Incorporated January 13, 1940
Joel Satter H. A. Field
President Treasurer
Total Assets \$76,853 08

Columbus Credit Union
300 Harrison Avenue
Incorporated April 27, 1935
Valentine Little Irving Cutler
President Treasurer
Total Assets \$26,481 14

***Consumers Credit Union**
66A Berkeley Street
Incorporated October 5, 1957
Alberta T. Burke M. G. Scanzio
President Treasurer
Total Assets \$181,429 10

Dorchester Credit Union
780 Adams Street
(Dorchester District)
Incorporated April 7, 1955
L. F. O'Donnell R. M. Shea
President Treasurer
Total Assets \$34,630 41

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)
Incorporated April 2, 1938
Samuel Spector Barnet Bresnick
President Treasurer
Total Assets \$37,674 18

Eaton Credit Union
1050 Blue Hill Avenue
(Dorchester District)
Incorporated November 23, 1926
Joseph Price B. M. Reisman
President Treasurer
Total Assets \$119,976 31

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)
Incorporated December 24, 1935
F. P. Medugno G. G. Phair
President Treasurer
Total Assets \$267,148 92

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)
Incorporated November 3, 1926
Joseph Gray Solomon Pollack
President Treasurer
Total Assets \$126,085 19

*Share Insurance member.

BOSTON**Federation Credit Union**
157 Federal Street

Incorporated October 8, 1954

Lawrence Hoffman <i>President</i>	J. M. Murphy <i>Treasurer</i>
Total Assets	\$100,137 43

Filene Credit Union
426 Washington Street

Incorporated October 21, 1921

J. E. Steinberg <i>President</i>	Josephine D. Boellhoff <i>Treasurer</i>
Total Assets	\$1,456,254 53

Firefundic Credit Union
Firemen's Fund Insurance Company
100 Boylston Street

Incorporated February 29, 1940

D. F. Stile <i>President</i>	Leonora Sarno <i>Treasurer</i>
Total Assets	\$35,202 97

Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)

Incorporated November 30, 1926

Robert Cohen <i>President</i>	Herbert Coleman <i>Treasurer</i>
Total Assets	\$65,712 35

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

W. M. Gibson <i>President</i>	H. E. Johnson <i>Treasurer</i>
Total Assets	\$6,321 46

***The Friendship Credit Union**
1258 Blue Hill Avenue
(Dorchester District)

Incorporated December 16, 1926

S. H. Plotkin <i>President</i>	Ralph Slavet <i>Treasurer</i>
Total Assets	\$97,978 28

Geneva Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

E. J. Walsh <i>President</i>	Stanley Finkel <i>Treasurer</i>
Total Assets	\$59,551 66

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

Gertrude V. Gregory <i>President</i>	W. N. Smith <i>Treasurer</i>
Total Assets	\$117,541 56

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 24, 1927

Nathan Machlin <i>President</i>	J. J. Greenberg <i>Treasurer</i>
Total Assets	\$8,676 22

Glodel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

A. J. Krupa <i>President</i>	J. J. Spack <i>Treasurer</i>
Total Assets	\$44,480 92

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)

Incorporated October 11, 1961

J. B. Brown <i>President</i>	E. H. Budlong, Jr. <i>Treasurer</i>
Total Assets	\$145,269 96

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

T. G. Nash <i>President</i>	Josephine E. Murphy <i>Treasurer</i>
Total Assets	\$15,168 44

Harmony Credit Union
296 Bennington Street
(East Boston District)

Incorporated March 17, 1927

Arthur Stern <i>President</i>	Robert Fisher <i>Treasurer</i>
Total Assets	\$16,151 61

Harold Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

I. I. Gelferman
President

L. D. Kessler
Treasurer

Total Assets \$179,942 79

***The Herald-Traveler Employees Credit Union**
300 Harrison Avenue

Incorporated July 22, 1926

Simon Clemon
President

J. J. O'Brien
Treasurer

Total Assets \$161,409 65

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown
President

E. I. Berman
Treasurer

Total Assets \$832,103 09

Howard Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 29, 1926

Ben Pudolsky
President

Morris Tonkin
Treasurer

Total Assets \$124,072 92

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

J. D. Keane
President

F. J. Bradlee
Treasurer

Total Assets \$17,234 20

Humboldt Credit Union
10 Fairway Street
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
President

A. A. Wecker
Treasurer

Total Assets \$123,491 71

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

Natalie Hebert
President

J. J. Campana
Treasurer

Total Assets \$2,310,408 59

***I O S O I Credit Union**
215 Hanover Street

Incorporated October 31, 1960

J. P. LaMonica
President

Paolo DiCalogero
Treasurer

Total Assets \$44,367 12

Jamaica Plain Credit Union
352 Centre Street
(Jamaica Plain District)

Incorporated October 18, 1926

S. S. Bronstein
President

G. N. Cohen
Treasurer

Total Assets \$36,004 13

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

(Fricis Duks
President

Georgs Burvikovs
Treasurer

Total Assets \$150,543 63

Liberty Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky
President

Samuel Rachlis
Treasurer

Total Assets \$209,381 06

*** Lord Beaconsfield Credit Union**
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

Elliot Appel
President

Max Shlifer
Treasurer

Total Assets \$267,343 70

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva
President

C. F. Adams
Treasurer

Total Assets \$47,025 89

*Share Insurance member.

†Figure as of last examination date, September, 1964.

BOSTON***Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R. F. Molloy Shirley F. Ormon
President *Treasurer*

Total Assets \$74,598 16

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

Max Vengrow Eli Cohen
President *Treasurer*

Total Assets \$117,558 68

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Al Berg Philip Shane
President *Treasurer*

Total Assets \$84,057 45

***Mohliver Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt Abraham Aserkoff
President *Treasurer*

Total Assets \$247,771 80

***Moreland Credit Union**
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen Ruben Weiner
President *Treasurer*

Total Assets \$333,330 91

Morgan Memorial Credit Union
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton R. E. Everest
President *Treasurer*

Total Assets \$41,443 68

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern Rae G. Kurlansky
President *Treasurer*

Total Assets \$39,686 19

***MBTA Employees Credit Union**
500 Arborway
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines C. L. Gambon
President *Treasurer*

Total Assets \$6,542,569 29

***Navy Building Credit Union**
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum R. F. Buckley
President *Treasurer*

Total Assets \$386,525 29

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

W. D. Gallagher S. I. Rosenthal
President *Treasurer*

Total Assets \$1,996,710 54

***New Haven Railroad Employees Credit Union**
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie L. S. Cashman
President *Treasurer*

Total Assets \$7,413,121 24

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy Julius Stone
President *Treasurer*

Total Assets \$1,950,572 53

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove F. B. Seitz, Jr.
President *Treasurer*

Total Assets \$142,666 27

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

W. L. Burton R. S. Daniels
President *Treasurer*

Total Assets . . \$194,385 29

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

S. C. Shaw J. W. Wilson
President *Treasurer*

Total Assets . . \$462,839 40

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace Lou Plotkin
President *Treasurer*

Total Assets . . \$57,290 76

Produce Terminal Credit Union
Room 283
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan P. N. Stevenson
President *Treasurer*

Total Assets . . \$57,132 71

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara H. A. Fitzpatrick
President *Treasurer*

Total Assets . . \$68,100 33

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

D. C. Devine Michael Lottero
President *Treasurer*

Total Assets . . \$389,624 22

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin Morris Mays
President *Treasurer*

Total Assets . . \$90,550 00

Seaver Credit Union
2131 Washington Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff Joseph Greenberg
President *Treasurer*

Total Assets . . \$52,046 37

Security Employees Credit Union
Social Security Administration
John F. Kennedy
Federal Building
Government Center

Incorporated January 3, 1940

S. C. Fish J. L. Fenton
President *Treasurer*

Total Assets . . \$303,868 07

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

R. E. D. Lavalley Vito Comperchio
President *Treasurer*

Total Assets . . \$2,435,094 98

Square Deal Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

Philip Rodney Isaac Temkin
President *Treasurer*

Total Assets . . \$42,251 30

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick H. A. Southwick
President *Treasurer*

Total Assets . . \$1,463,557 11

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

J. P. Mulvey A. M. Brown
President *Treasurer*

Total Assets . . \$118,463 81

*Share Insurance member.

BOSTON**Telephone Workers Credit Union**
50 Oliver Street

Incorporated March 3, 1917

R. S. Webster, Jr.
*President*E. J. Simonian
Treasurer

Total Assets . . . \$7,512,464 73

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry
*President*Kathleen Montello
Treasurer

Total Assets . . . \$11,968 11†

TRIB Credit Union
Treasury Revenue Intelligence Boston
Room G-64
John F. Kennedy Building

Incorporated August 10, 1953

L. V. Johnson
*President*J. F. Bishop
Treasurer

Total Assets . . . \$153,591 88

Victory Credit Union
921 Washington Street
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan
*President*Israel Glick
Treasurer

Total Assets . . . \$27,515 59

Wales Mfg. Co. Employees Credit Union
117 Bickford Street
(Jamaica Plain District)

Incorporated November 8, 1955

Hyman Albert
*President*J. C. Lewis
Treasurer

Total Assets . . . \$20,543 06

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
*President*H. L. Bikofsky
Treasurer

Total Assets . . . \$100,239 50

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky
*President*Morris Freedman
Treasurer

Total Assets . . . \$69,060 92

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman
*President*Harry Milgram
Treasurer

Total Assets . . . \$56,347 69

Wellington Credit Union
1258 Blue Hill Avenue
(Mattapan District)

Incorporated March 18, 1965

Philip Mazor
*President*Max Ginns
Treasurer

Total Assets . . . \$54,904 03‡

***The Whitson Credit Union**
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

H. J. Goodenough
*President*C. J. Jaworski
Treasurer

Total Assets . . . \$344,394 38

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz
*President*Max Nimoy
Treasurer

Total Assets . . . \$106,710 52

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr.
*President*J. S. Borden
Treasurer

Total Assets . . . \$119,848 24

*Share Insurance member.

†Figure as of last examination date, May 31, 1966.

‡Figure as of last examination date, April, 1966.

BRIDGEWATER***Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

R. G. Clark, Jr.
*President*R. F. King
Treasurer

Total Assets . . . \$2,108,857 72

BROCKTON***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
*President*J. O. Holden
Treasurer

Total Assets . . . \$46,560 28

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins
*President*R. N. Tarlow
Treasurer

Total Assets . . . \$8,069,796 96

***Brockton Brotherhood Credit Union**
391 Main Street

Incorporated April 1, 1936

Herbert Briggs
*President*Joseph Cohen
Treasurer

Total Assets . . . \$2,797,295 57

***Brockton EMSR Credit Union**
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter
*President*Lionel Lanoue
Treasurer

Total Assets . . . \$126,324 05

***Brockton Firemens Credit Union**
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$197,586 60

***Brockton Postal Employees Credit Union**
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams
*President*C. W. Ham
Treasurer

Total Assets . . . \$254,917 27

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$154,284 98

***Campello Credit Union**
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg
*President*Gladys A. Swanson
Treasurer

Total Assets . . . \$380,692 61

***The Crescent Credit Union**
60 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$6,791,109 84

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*J. F. Stack
Treasurer

Total Assets . . . \$421,395 96

***Lafayette Credit Union**
346 Court Street

Incorporated June 23, 1938

G. N. Perron
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$413,482 91

***Producers Dairy Employees Credit Union**
735 Belmont Street

Incorporated October 3, 1957

W. T. Hayden
*President*E. J. Naves II
Treasurer

Total Assets . . . \$27,183 04

BROOKLINE***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea W. H. Burke
President *Treasurer*

Total Assets \$2,547,059 68

***Longwood Credit Union**
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner Jacob Gopen
President *Treasurer*

Total Assets \$169,434 37

CAMBRIDGE***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis J. A. DeVincentis
President *Treasurer*

Total Assets \$733,444 77

***Cambridge Portuguese Credit Union**
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja Joseph Abreu
President *Treasurer*

Total Assets \$1,478,381 71

Cambridge Utilities Employees Credit Union
719 Massachusetts Avenue

Incorporated January 26, 1933

G. E. Hall P. W. Poor
President *Treasurer*

Total Assets \$331,842 75

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin Esther Melnick
President *Treasurer*

Total Assets \$21,403 11

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

Teresa M. Burroughs W. F. O'Connell
President *Treasurer*

Total Assets \$163,023 54

***Darex Credit Union**
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

J. J. Lynch T. F. Foster
President *Treasurer*

Total Assets \$631,347 86

Elm Credit Union
1298 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson M. M. Isen
President *Treasurer*

Total Assets \$103,925 04

***Harvard University Employees Credit Union**
Grays Hall

Incorporated July 14, 1947

B. L. Stratton V. H. Tarr
President *Treasurer*

Total Assets \$4,119,130 98

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell Abraham Fishman
President *Treasurer*

Total Assets \$9,555 77

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

F. A. Cramphorn, Jr. W. J. Anderson
President *Treasurer*

Total Assets \$13,967 57

***Simco Credit Union**
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

A. J. Conroy Olga L. Klint
President *Treasurer*

Total Assets \$792,555 03

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets \$160,636 97

CANTON

***555 Credit Union**
555 Turnpike Street

Incorporated June 1, 1965

Robert Lamme
President

Norman Rossman
Treasurer

Total Assets \$41,536 88

***Plymouth Rubber Credit Union**
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Walter Avery
Treasurer

Total Assets \$186,901 24

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S. H. Carpentier
President

L. H. Baker
Treasurer

Total Assets \$152,131 07

CHELSEA

***American Independent Credit Union**
113 Hawthorne Street

Incorporated October 19, 1926

Frank Shepard
President

Benjamin Glassman
Treasurer

Total Assets \$81,198 10

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets \$127,234 00

***Benjamin Franklin Credit Union**
86 Washington Avenue

Incorporated October 13, 1926

Jack Cohen
President

Benjamin Gropman
Treasurer

Total Assets \$317,032 99

***Carmel Credit Union**
473 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets \$3,867,004 84

***Chelsea Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer
President

George Cashman
Treasurer

Total Assets \$1,669,044 21

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets \$31,236 43

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

Simon Cohen
President

Morris Cohen
Treasurer

Total Assets \$174,314 90

Gulf Boston Credit Union
123 Eastern Avenue

Incorporated August 5, 1940

F. L. Barr
President

R. J. Carroll
Treasurer

Total Assets \$35,215 12

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets \$123,873 36

CHELSEA

Jogues Credit Union
688 Broadway

Incorporated March 22, 1940

John Perry
President

A. J. Arsenault
Treasurer

Total Assets \$58,061 54

Judaean Credit Union
113 Hawthorne Street

Incorporated December 13, 1926

J. J. Tutun
President

Hyman Silverman
Treasurer

Total Assets \$57,113 57

Madison Credit Union
19 Woodlawn Avenue

Incorporated October 1, 1941

Michael DiNofrio
President

Bella E. DeRosa
Treasurer

Total Assets \$38,604 06

***Ponedeler Credit Union**
74 Washington Avenue

Incorporated October 13, 1926

S. M. Kessler
President

Stanley Stillman
Treasurer

Total Assets \$262,715 44

Walnut Credit Union
417 Broadway

Incorporated October 6, 1926

Israel Minsky
President

Arthur Miller
Treasurer

Total Assets \$27,667 65

Winnisimmet Credit Union
56 Washington Avenue

Incorporated October 13, 1920

Jeremiah Kamens
President

M. H. Rovner
Treasurer

Total Assets \$354,168 58

CHICOPEE

***Aldenville Credit Union**
454 Grattan Street
(Chicopee Falls District)

Incorporated August 18, 1939

R. R. Quintal
President

A. J. Deslauriers
Treasurer

Total Assets \$1,429,645 62

Chicopee Teachers Credit Union
High School
Front Street

Incorporated June 20, 1934

F. P. Rogowski
President

R. F. Beaudry
Treasurer

Total Assets \$26,417 82

***Dairy Credit Union**
80 First Avenue
(Chicopee Falls District)

Incorporated February 13, 1939

J. M. Modlish
President

S. J. Mikuski
Treasurer

Total Assets \$57,508 71

F. W. Sickles Employees Credit Union
165 Front Street

Incorporated January 10, 1941

W. F. Ham
President

J. B. FitzGerald, Jr.
Treasurer

Total Assets \$717,528 62

***Polish National Credit Union**
228 Exchange Street

Incorporated July 19, 1921

J. A. Nowak
President

A. J. Golen
Treasurer

Total Assets \$5,416,296 48

***Spalding Employees Credit Union**
A. G. Spalding & Brothers, Incorporated
Meadow Street

Incorporated September 10, 1937

E. X. Pelletier
President

J. M. Gloster
Treasurer

Total Assets \$647,197 02

***Springfield Rendering Employees Credit Union**
2 Plainfield Street
Incorporated July 31, 1934
C. I. Bradway R. J. Trembley
President Treasurer
Total Assets \$12,926 86

***Texco Credit Union**
West Main Street
(Chicopee Falls District)
Incorporated July 20, 1956
M. J. Borowski Dolores Robillard
President Treasurer
Total Assets \$58,355 86

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)
Incorporated August 25, 1944
E. L. Roy W. E. Begley
President Treasurer
Total Assets \$489,786 05

CLINTON

***Colonial Press Credit Union**
1 Green Street
Incorporated January 24, 1942
D. C. Grivakis W. A. Janda
President Treasurer
Total Assets \$859,778 92

CONCORD

G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)
Incorporated February 1, 1930
E. F. Lewis Josephine A. Donato
President Treasurer
Total Assets \$1,369,075 44

DANVERS

Babco Employees Credit Union
28 Water Street
Incorporated October 11, 1961
B. J. Beaulieu G. A. Wilt
President Treasurer
Total Assets \$18,207 25

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street
Incorporated June 26, 1933
J. E. Eastwood Hilda M. Fitzgerald
President Treasurer
Total Assets \$75,056 11

DEDHAM

Hersey Employees Credit Union
250 Elm Street
Incorporated June 5, 1940
M. J. Joyce J. C. Will
President Treasurer
Total Assets \$147,735 43

***Rust Craft Credit Union**
Rust Craft Park
Incorporated December 20, 1940
S. E. White Katharine Dunay
President Treasurer
Total Assets \$516,861 28

Westinghouse Employees Credit Union
78 Hyde Park Street
Incorporated March 23, 1954
John Villa A. J. Jacob
President Treasurer
Total Assets \$37,405 22

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)
Incorporated April 30, 1942
J. B. Jussaume C. E. Driscoll
President Treasurer
Total Assets \$618,674 06

*Share Insurance member.

EVERETT**Carmote Employees Credit Union**
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick
*President*O. C. Diver
Treasurer

Total Assets . . . \$35,700 79

***Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

Joseph Fisher
*President*Henry Henken
Treasurer

Total Assets . . . \$1,188,042 84

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

F. J. Digby
*President*H. F. Fitzgerald
Treasurer

Total Assets . . . \$50,496 27

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

J. V. Ennamorati
*President*J. H. Bois
Treasurer

Total Assets . . . \$81,001 96

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

W. W. Redfern
*President*John Mastropietro
Treasurer

Total Assets . . . \$980,857 35

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy
*President*E. W. Maddocks
Treasurer

Total Assets . . . \$69,289 26

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

J. A. Monteforte
*President*F. J. Forrestall
Treasurer

Total Assets . . . \$25,367 21

FALL RIVER**Corky Row Credit Union**
332 Second Street

Incorporated November 20, 1961

H. C. Nagle
*President*Jane R. Sicard
Treasurer

Total Assets . . . \$224,249 30

Fall River Boys Club Credit Union
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan
*President*M. F. Cleaves
Treasurer

Total Assets . . .

***Fall River Municipal Employees Credit Union**
198-202 Bank Street

Incorporated February 6, 1930

R. E. Hennessey
*President*E. T. Sullivan
Treasurer

Total Assets . . . \$8,259,692 29

Fall River Postal Employees Credit Union
Main Post Office

Incorporated April 26, 1928

M. C. Motta
*President*W. F. Bayliss
Treasurer

Total Assets . . . \$290,464 33

***Kavodian Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B. G. Macy
*President*Samuel Kaplan
Treasurer

Total Assets . . . \$91,065 59

St. Anne's Credit Union
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube
*President*A. R. Vezina
Treasurer

Total Assets . . . \$7,188,915 90

FITCHBURG***Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau
*President*J. R. Morin
Treasurer

Total Assets . . . \$4,036,279 57

Crobank Credit Union
Crocker Burbank & Company, Association
 545 Westminster Street

Incorporated July 29, 1936

R. F. Gilbert R. W. Adams
President *Treasurer*

Total Assets \$415,636 67

***Falpaco Credit Union**
Falulah Paper Company
 Falulah Road

Incorporated January 26, 1938

F. J. McCarthy J. S. Hebbard
President *Treasurer*

Total Assets \$51,118 30

***F.I.A. Credit Union**
 387 Water Street

Incorporated December 10, 1953

Alfred Mittola Jennie A. Champa
President *Treasurer*

Total Assets \$294,328 89

Filestra Credit Union
Fitchburg & Leominster Street Railway
 R 1427 Water Street

Incorporated May 17, 1948

R. R. Grondin T. J. Kelly
President *Treasurer*

Total Assets \$6,623 03

***Fitchburg I-C Credit Union**
 20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinas N. J. Boudreau
President *Treasurer*

Total Assets \$7,870,914 43

***Fitchburg Postal Employees Credit Union**
 Post Office Building
 Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette A. H. Lozeau
President *Treasurer*

Total Assets \$64,067 69

***Fitchco Credit Union**
Fitchburg Paper Company
 722 River Street

Incorporated September 5, 1935

H. T. Macklem P. H. King
President *Treasurer*

Total Assets \$590,080 57

***Senco Credit Union**
Sentinel Printing Company
 808 Main Street

Incorporated September 10, 1929

J. F. Mahoney W. W. Gibbs, Jr.
President *Treasurer*

Total Assets \$47,713 96

Simonds Employees Credit Union
Simonds Saw & Steel Company
 Intervale Road

Incorporated September 23, 1937

Stanley MacPhadden Margaret L. Talcott
President *Treasurer*

Total Assets \$713,648 17

Tri-City Credit Union
 339 Broad Street

Incorporated May 25, 1942

H. T. Winter W. C. Pierce
President *Treasurer*

Total Assets \$36,838 34

***Workers Credit Union**
 48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi J. G. Laakso
President *Treasurer*

Total Assets \$9,825,186 96

FRAMINGHAM

D. M. C. Credit Union
Dennison Manufacturing Company
 300 Howard Street

Incorporated January 26, 1917

L. A. Prescott A. R. Grove
President *Treasurer*

Total Assets \$877,325 19

Eastern Credit Union
 490 Old Connecticut Path

Incorporated February 15, 1937

H. L. Sawyer Helen R. Jackson
President *Treasurer*

Total Assets \$62,158 56

FRAMINGHAM***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

K. L. Keane
*President*T. J. Correia
Treasurer

Total Assets . . . \$424,050 92

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets . . . \$31,676 44

***Suburban Credit Union**
71 Concord Street

Incorporated January 20, 1966

L. N. Fogarty
*President*J. M. Lucchese
Treasurer

Total Assets . . . \$126,565 43

FRANKLIN***Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese
*President*E. A. Bertoni
Treasurer

Total Assets . . . \$76,839 83

GARDNER***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

Emile LeBlanc
*President*Linus Allain
Treasurer

Total Assets . . . \$6,197,618 61

***Gardner Polish-American Credit Union**
322 Pleasant Street

Incorporated January 9, 1952

Joseph Bogdanski
*President*D. M. Poliks
Treasurer

Total Assets . . . \$381,398 25

GLOUCESTER**Gloucester Credit Union**
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Robert Kramer
Treasurer

Total Assets . . . \$36,465 52

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets . . . \$26,378 95

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

K. S. Webb
*President*G. E. Carr
Treasurer

Total Assets . . . \$115,701 70

***Gloucester Teachers Association Credit Union**
Administration Building
12 Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets . . . \$27,658 73

GRAFTON***Grafton Suburban Credit Union**
5 Williams Street
(North Grafton District)

Incorporated May 19, 1966

Leonard Leofanti
*President*R. D. Jordan
Treasurer

Total Assets . . . \$67,463 09

GRANBY***Granby Credit Union**
5 Corners

Incorporated May 17, 1966

R. N. Monat
*President*E. W. Shaw
Treasurer

Total Assets . . . \$3,815 92

GREENFIELD***G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Jessie B. Cullen
Treasurer

Total Assets . . . \$332,930 94

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H. R. Kisloski
*President*G. K. Burgess
Treasurer

Total Assets . . . \$118,075 63

GROTON

Hovoco Credit Union

Hollingsworth & Vose Company
Townsend Road
(West Groton District)

Incorporated December 28, 1939

F. C. Harmon **E. M. Marshall**
President *Treasurer*

Total Assets \$90,128 27

***Nashoba Credit Union**
Main Street

Incorporated September 1, 1953

H. H. Sargent **R. H. Whitehill**
President *Treasurer*

Total Assets \$235,346 84

HAVERHILL

Haverhill Credit Union
26 Main Street

Incorporated November 1, 1926

M. Wiseberg **Max Jacobs**
President *Treasurer*

Total Assets \$23,072 25

Haverhill Fire Department Credit Union
131 Water Street

Incorporated August 5, 1933

A. A. Knapp **L. E. Montibello**
President *Treasurer*

Total Assets \$227,815 71

***Haverhill Italian American Credit Union**
20 Washington Street

Incorporated June 27, 1934

Armando Bologna **A. J. Basso**
President *Treasurer*

Total Assets \$1,669,795 91

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

J. F. Long **Carolyn M. Arcisz**
President *Treasurer*

Total Assets \$54,176 73

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G. A. Mooshian **P. S. Kelly**
President *Treasurer*

Total Assets \$69,341 19

Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

E. V. Sasso **D. K. Poole**
President *Treasurer*

Total Assets \$398,445 24

M E E C Employees Credit Union
161 Water Street

Incorporated October 23, 1958

E. W. Bickum **W. J. Hart**
President *Treasurer*

Total Assets \$44,158 21

HOLYOKE

***Holyoke Credit Union**
215 High Street

Incorporated September 7, 1911

J. H. Fleury **Delma R. Guertin**
President *Treasurer*

Total Assets \$1,122,733 14

***Holyoke Municipal Employees Credit Union**
201 Maple Street

Incorporated December 19, 1930

W. J. O'Brien **B. F. Kennedy**
President *Treasurer*

Total Assets \$302,638 32

***Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

H. P. Cauley **M. F. Sullivan**
President *Treasurer*

Total Assets \$34,917 64

***Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

J. F. Hanna **H. M. Padden**
President *Treasurer*

Total Assets \$29,629 24

***Main Street Credit Union**
307 Main Street

Incorporated July 1, 1965

R. J. Sawyer, Jr. **M. W. Metras**
President *Treasurer*

Total Assets \$17,374 69

***Nablanko Credit Union**
National Blank Book Company
Water Street

Incorporated August 5, 1935

Adelard Fournier **Thomas Wilhelmi**
President *Treasurer*

Total Assets \$80,391 47

*Share Insurance member.

HOLYOKE***Tecnifax Employees Credit Union**
195 Appleton Street

Incorporated May 6, 1954

P. R. Tuttle
*President*Maurice Powers
Treasurer

Total Assets . . . \$164,603 54

HOPEDALE**Melco Credit Union**
245 South Main Street

Incorporated February 12, 1951

J. J. Armstrong
*President*Berneta M. Lowell
Treasurer

Total Assets . . . \$231,810 61

HUDSON***Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

F. H. Girard
*President*J. K. Carter
Treasurer

Total Assets . . . \$235,038 26

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

T. A. Fay
*President*J. V. Knightly
Treasurer

Total Assets . . . \$231,155 19

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard
*President*A. A. Maccaron
Treasurer

Total Assets . . . \$33,039 96

***Lawrence Credit Union**
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein
*President*R. R. Dean
Treasurer

Total Assets . . . \$1,386,026 48

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith
*President*F. C. McKernan
Treasurer

Total Assets . . . \$376,376 86

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Abraham Rappaport
*President*H. M. Schwartz
Treasurer

Total Assets . . . \$90,757 22

Lawrence Postal Employees Credit Union
431 Common Street

Incorporated February 4, 1929

J. L. Petelle
*President*W. F. Ford
Treasurer

Total Assets . . . \$73,079 18

Lawrence Teachers Credit Union
Lawrence High School

Incorporated March 30, 1934

B. J. Kiernan
*President*E. F. Glynn
Treasurer

Total Assets . . . \$177,121 80

***Marconi Credit Union**
160 Essex Street

Incorporated May 31, 1939

A. A. Bucu
*President*M. T. Stella
Treasurer

Total Assets . . . \$323,555 2

*Share Insurance member.

†June 30, 1964 figure used.

Prospect Hill Presbyterian Credit Union
96 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
*President*Catherine M. Heinze
Treasurer

Total Assets . . . \$6,395 63

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

W. A. L. Swanson
*President*Mariel E. Boutelle
Treasurer

Total Assets . . . \$125,324 17

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

Dario Proietti
*President*J. J. Tata
Treasurer

Total Assets . . . \$270,596 99

***Pyrallart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
*President*R. V. Kennedy
Treasurer

Total Assets . . . \$2,130,584 04

LOWELL**Highland Credit Union**
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
*President*S. L. Rindler
Treasurer

Total Assets . . . \$121,449 12

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
*President*Louis Cantor
Treasurer

Total Assets . . . \$64,578 81

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
*President*R. J. Boisvert
Treasurer

Total Assets . . . \$6,884,436 94

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
*President*L. R. Marmer
Treasurer

Total Assets . . . \$191,421 06

*** Lowell Electric Light Employees Credit Union**
29 Market Street

Incorporated February 24, 1941

P. W. Cote
*President*F. J. Pigeon, Jr.
Treasurer

Total Assets . . . \$144,116 14

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway
Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
*President*E. C. Sullivan
Treasurer

Total Assets . . . \$31,143 38

Lowell Firemens Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin
*President*J. G. O'Brien
Treasurer

Total Assets . . . \$327,998 09

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski
*President*J. T. Weldon
Treasurer

Total Assets . . . \$32,200 25

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton
*President*E. F. Scullin
Treasurer

Total Assets . . . \$1,743,837 93

LYNN***Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine
*President*Sam Sherman
Treasurer

Total Assets . . . \$3,611,266 79

**General Electric River Works Employees
Credit Union**
1100 Western Avenue

Incorporated February 13, 1936

A. J. Foster
*President*M. A. Pettee
Treasurer

Total Assets . . . \$3,874,545 32

***Greek Community Credit Union**
594 Essex Street

Incorporated August 24, 1955

Louis Demakes
*President*P. N. Scangas
Treasurer

Total Assets . . . \$453,864 67

***Labor Circle Credit Union**
182 Summer Street

Incorporated July 23, 1912

Max Woolfson
*President*Aaron Seligman
Treasurer

Total Assets . . . \$290,091 96

***Lynn Credit Union**
85 Lewis Street

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$299,122 81

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

L. J. Murphy
*President*Mary I. McCall
Treasurer

Total Assets . . . \$192,412 28

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$223,772 79

**Lynn Postal District Employees Credit
Union**
Post Office Building
51 Willow Street

Incorporated October 2, 1926

Donato DiVirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$261,581 37

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

T. E. Kyrios
*President*Nathan Goodman
Treasurer

Total Assets . . . \$95,655 01

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

N. A. Dion
*President*R. E. Gingras
Treasurer

Total Assets . . . \$1,585,469 74

***West Lynn G. E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan
*President*G. W. Friberg
Treasurer

Total Assets . . . \$1,066,286 90

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$55,662 57

Cosmopolitan Credit Union
185 Salem Street

Incorporated December 30, 1926

Joseph Kravitsky N. J. Schneiderman
President *Treasurer*

Total Assets . . . \$68,562 85

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward W. T. Barrett
President *Treasurer*

Total Assets . . . \$102,232 70

New England Electric System Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia P. J. Cutrone
President *Treasurer*

Total Assets . . . \$1,470,799 93

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
President *Treasurer*

Total Assets . . . \$7,248,367 19

MANSFIELD***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin B. B. Fuller
President *Treasurer*

Total Assets . . . \$1,160,862 51

MARBLEHEAD***Marblehead Credit Union**
1 Essex Street

Incorporated June 27, 1932

W. P. Jackson R. W. Carlton
President *Treasurer*

Total Assets . . . \$62,816 72

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen Irene A. Toohey
President *Treasurer*

Total Assets . . . \$115,843 19

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer Martha K. Weckstrom
President *Treasurer*

Total Assets . . . \$689,459 67

MEDFORD***Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty E. C. Babcock
President *Treasurer*

Total Assets . . . \$351,257 51

***Mystic Credit Union**
162 Mystic Avenue

Incorporated August 17, 1964

J. G. Merlino Elizabeth M. Gannon
President *Treasurer*

Total Assets . . . \$21,737 29

MEDWAY**Medway Credit Union**
73 Village Street

Incorporated February 10, 1927

A. E. Gordon Samuel Liss
President *Treasurer*

Total Assets . . . \$42,529 75

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker J. V. Einstein, Jr.
President *Treasurer*

Total Assets . . . \$53,213 85

MILFORD

Milford Credit Union
49 Pine Street

Incorporated April 28, 1927

Philip Brilliant <i>President</i>	Abraham Freedman <i>Treasurer</i>
Total Assets	\$15,890 94

MILLBURY

***High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated March 14, 1941

Oliver Richard <i>President</i>	G. F. Wade <i>Treasurer</i>
Total Assets	\$319,503 63

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg <i>President</i>	R. N. Kenary <i>Treasurer</i>
Total Assets	\$3,151,404 67

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney <i>President</i>	Mary E. Shay <i>Treasurer</i>
Total Assets	\$269,259 73

NATICK

***Gateway Credit Union**
5 South Avenue

Incorporated May 7, 1966

E. C. Crispin <i>President</i>	O. Lucile Loane <i>Treasurer</i>
Total Assets	\$177,551 01

NEEDHAM

***Needham School Employees Credit Union**
Needham High School
Webster Street

Incorporated December 7 1961

F. R. Muir <i>President</i>	J. A. Osgood <i>Treasurer</i>
Total Assets	\$20,078 32

NEW BEDFORD

Aerovox Employees Credit Union
Aerovox Corporation
742 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards <i>President</i>	H. L. Mohel <i>Treasurer</i>
Total Assets	\$282,398 41

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

Theodore Pageotte <i>President</i>	Barbara M. W. Silva <i>Treasurer</i>
Total Assets	\$1,030,123 58

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon <i>President</i>	C. H. Wardwell <i>Treasurer</i>
Total Assets	\$549,370 44

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole <i>President</i>	R. E. Nolan <i>Treasurer</i>
Total Assets	\$448,150 26

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb <i>President</i>	S. A. Mitchell <i>Treasurer</i>
Total Assets	\$687,753 31

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

W. A. Murphy <i>President</i>	J. W. Connulty <i>Treasurer</i>
Total Assets	\$84,124 81

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. T. Mosher <i>President</i>	Manuel Homem, Jr. <i>Treasurer</i>
Total Assets	\$42,522 25

*Share Insurance member.

*** Revere Copper & Brass Employees Credit Union**
24 North Front Street

Incorporated April 9, 1937

M. E. Whiteside William Higgins, Jr.
President *Treasurer*

Total Assets \$617,167 66

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 3, 1911

H. E. Thivierge Ulysse Auger
President *Treasurer*

Total Assets \$1,399,708 47

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

C. B. Ellis Nancy M. Doyle
President *Treasurer*

Total Assets \$1,741,081 07

*** U-Strayco Credit Union**
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

J. M. Ribeiro L. M. Walker
President *Treasurer*

Total Assets \$141,778 06

NEWBURYPORT

Newburyport Credit Union
Community Center
Washington Street

Incorporated February 5, 1934

Norman Espovich David Harnch
President *Treasurer*

Total Assets \$13,384 47†

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

K. L. Spalding J. F. Swasey, Jr.
President *Treasurer*

Total Assets \$103,248 25

NEWTON

Easinco Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

P. D. Gillis E. J. Wright
President *Treasurer*

Total Assets \$10,189 45

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue
(Newton Centre District)

Incorporated May 8, 1941

Philip Purcell W. H. Fitzgerald
President *Treasurer*

Total Assets \$136,182 15

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone D. B. Mitchell
President *Treasurer*

Total Assets \$30,897 25

Royal Credit Union
Knights of Columbus Hall
Southgate Park

Incorporated November 19, 1964

Harold Laserson Alexander Tulsky
President *Treasurer*

Total Assets \$1,437 84

NORTH ADAMS

***Hoosac Employees Credit Union**
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote A. E. Elmer
President *Treasurer*

Total Assets \$70,473 85

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

P. A. Horbal R. E. Armitage
President *Treasurer*

Total Assets \$2,703,474 81

NORTHBRIDGE

***K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

William Perron F. L. Eden
President *Treasurer*

Total Assets \$106,481 58

*Share Insurance member.

†Figure as of last examination date, March 31, 1966.

NORTHBRIDGE

***W. M. W. Credit Union**
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

Peter Jongsma
President

E. J. Hartshorn
Treasurer

Total Assets . . . \$1,253,352 26

NORTON

***Fernandes Employees Credit Union**
Fernandes Super Markets, Inc.
380 South Worcester Street

Incorporated September 11, 1963

J. L. Desrochers
President

W. W. Feur
Treasurer

Total Assets . . . \$136,834 30

NORWOOD

***M and N Employees Credit Union**
65 Nahatan Street

Incorporated August 1, 1958

W. J. Galvin
President

R. D. Mahoney
Treasurer

Total Assets . . . \$156,471 47

Marrud Employees Credit Union
1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein
President

Bruce Kushner
Treasurer

Total Assets . . . \$19,141 01

Neponset Valley Postal Employees
Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough
President

R. E. Barry
Treasurer

Total Assets . . . \$63,045 37

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 29, 1934

R. C. Fox
President

Elizabeth V. Syverson
Treasurer

Total Assets . . . \$58,190 55

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

L. R. Sundberg
President

C. C. Parsons
Treasurer

Total Assets . . . \$468,262 75

ORANGE

***Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

J. A. Tepper
President

Robert Plotkin
Treasurer

Total Assets . . . \$1,166,829 02

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

A. A. Arsenault
President

A. T. Minns
Treasurer

Total Assets . . . \$190,914 68

***General Package Credit Union**
Diamond National Corp.
Church Street

Incorporated September 27, 1957

D. T. Daniele
President

T. R. Yule
Treasurer

Total Assets . . . \$214,686 11

***Wick-Spring Employees Credit Union**
Springfield Road

Incorporated December 31, 1937

E. F. Zebrowski
President

Margaret E. Hickey
Treasurer

Total Assets . . . \$160,067 66

PEABODY

***A. C. Lawrence Employees Credit Union**
10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck
President

W. G. Noonan
Treasurer

Total Assets . . . \$369,906 59

*** Hellenic Credit Union**
116 Main Street

Incorporated July 8, 1938

C. M. Zolotas Michael Orgettas
President *Treasurer*

Total Assets . . \$1,039,124 61

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva A. R. Faria
President *Treasurer*

Total Assets . . \$277,430 85

***Peabody Credit Union**
481 Lowell Street

Incorporated September 29, 1965

R. D. Francis Herbert Deitcher
President *Treasurer*

Total Assets . . \$12,931 93

Popular Credit Union
5 Washington Street

Incorporated December 15, 1926

S. J. Snider Saul Tanzer
President *Treasurer*

Total Assets . . \$60,053 12

PITTSFIELD

Berkshire Credit Union
135 East Street

Incorporated August 10, 1927

Joseph Gordon Leon Siegel
President *Treasurer*

Total Assets . . \$138,789 46

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier A. L. Owens
President *Treasurer*

Total Assets . . \$100,305 41

***EPCO Employees Credit Union**
Eaton Paper Corporation
138 South Street

Incorporated June 9, 1961

R. A. May Marion R. Mitchell
President *Treasurer*

Total Assets . . \$116,218 56

***Pittsfield G. E. Employees Credit Union**
100 Woodlawn Avenue
Building 43-267

Incorporated January 4, 1935

M. J. Bunt P. C. Theilig
President *Treasurer*

Total Assets . . \$5,393,039 75

Pittsfield Postal Employees Credit Union
Allen & Fenn Streets

Incorporated February 24, 1928

H. A. Blair C. J. Nagelschmidt
President *Treasurer*

Total Assets . . \$16,650 03

Pittsfield Teachers Credit Union
Plunkett School
Fenn Street

Incorporated May 17, 1939

J. P. Leahy A. W. Harvey
President *Treasurer*

Total Assets . . \$428,485 90

QUINCY

ILSNEC Credit Union
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen Gilbert Rosenberg
President *Treasurer*

Total Assets . . \$55,255 01

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr. R. A. Hutchins
President *Treasurer*

Total Assets . . \$937,257 63

Presidents City Credit Union
1458 Hancock Street

Incorporated November 6, 1940

J. G. Angelo C. R. Creighton
President *Treasurer*

Total Assets . . \$53,158 54

QUINCY***Quincy EMSR Credit Union**
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro
*President*H. W. Behn
Treasurer

Total Assets . . . \$110,938 70

***Quincy Municipal Credit Union**
1120 Hancock Street

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets . . . \$808,234 87

***Quinway Credit Union**
1 Cliveden Street

Incorporated June 6, 1950

R. E. Laneau
*President*J. W. Gunville
Treasurer

Total Assets . . . \$294,352 00

***Wollaston Credit Union**
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$1,938,219 93

RANDOLPH***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

J. J. Concannon
*President*J. W. Marotta
Treasurer

Total Assets . . . \$209,266 08

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo
*President*E. J. Cerulli
Treasurer

Total Assets . . . \$63,669 76

***Shirley Credit Union**
111 Shirley Avenue

Incorporated November 13, 1952

Charles Ginesky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$1,314,571 16

ROCKLAND***Rockland Credit Union**
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$11,096,160 91

SALEM**Northshore Credit Union**
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$426,651 12

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne
*President*J. A. Foisy
Treasurer

Total Assets . . . \$3,182,366 25

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman
*President*Harry Foster
Treasurer

Total Assets . . . \$148,566 07

***Salem Italian American Credit Union**
20 Endicott Street

Incorporated December 1, 1953

Primo Pasquinnelli
*President*Domenico Mizzi
Treasurer

Total Assets . . . \$149,712 59

Sylvania Employees Credit Union
211 Washington Street

Incorporated February 14, 1921

F. P. Kelleher
*President*C. A. Powers
Treasurer

Total Assets . . . \$2,046,689 55

SAUGUS***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

S. W. Ludwig
*President*J. V. Spencer
Treasurer

Total Assets . . . \$1,109,774 48

SHARON***Sharon Credit Union**
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky
*President*Irving Glaser
Treasurer

Total Assets . . . \$138,270 77

SHIRLEY**Samson Cordage Employees Credit Union**
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
*President*A. S. Thomas
Treasurer

Total Assets . . . \$12,586 44

SOMERSET***Somerset Community Credit Union**
1166 County Street

Incorporated July 10, 1936

Philip Peneault
*President*O. C. Perry, Jr.
Treasurer

Total Assets . . . \$2,453,494 12

SOMERVILLE**Bowker Employees Credit Union**
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni
*President*F. N. Babb
Treasurer

Total Assets . . . \$29,541 88

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino
*President*Patsy Vaudo
Treasurer

Total Assets . . . \$147,212 61

***The Porter Employees Credit Union**
74 Foley Street

Incorporated July 2, 1956

W. F. Harkins
*President*L. J. Gould
Treasurer

Total Assets . . . \$151,219 96

Swift Employees Credit Union
7 Medford Street

Incorporated May 15, 1959

F. J. Harold
*President*Edward Azar
Treasurer

Total Assets . . . \$124,806 89

SOUTH HADLEY***South Hadley Community Credit Union**
34 Bridge Street

Incorporated October 18, 1965

E. C. Bellucci
*President*Muriel P. Phillips
Treasurer

Total Assets . . . \$92,542 92

SOUTHBRIDGE***Southbridge Credit Union**
Main & Elm Streets

Incorporated March 8, 1938

L. J. Ciprari
*President*Ernest Fontaine
Treasurer

Total Assets . . . \$4,121,260 19

SPRINGFIELD***Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak
*President*F. B. Connor
Treasurer

Total Assets . . . \$193,483 76

SPRINGFIELD***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

F. L. Biernacki <i>President</i>	R. G. Mansur <i>Treasurer</i>
Total Assets . . . \$2,114,237 14	

***Buxton Employees Credit Union**
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

F. J. Arnold <i>President</i>	Marilyn M. Dumais <i>Treasurer</i>
Total Assets . . . \$786,878 76	

Casa Credit Union
Main and Carew Streets

Incorporated December 18, 1964

Jaime Silva <i>President</i>	Luis A. Escobar <i>Treasurer</i>
Total Assets . . . \$8,446 60	

***The Chapman Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry <i>President</i>	E. C. Brunelle <i>Treasurer</i>
Total Assets . . . \$1,372,103 71	

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles <i>President</i>	B. S. Novotney <i>Treasurer</i>
Total Assets . . . \$62,735 14	

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J. P. McCarthy, Jr. <i>President</i>	J. C. Anderson <i>Treasurer</i>
Total Assets . . . \$385,457 92	

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

Steve Penna <i>President</i>	L. N. Brown <i>Treasurer</i>
Total Assets . . . \$156,022 13	

*** Embeco Credit Union**
74 Park Street

Incorporated September 17, 1954

R. L. Cobb <i>President</i>	A. J. Yodlowski <i>Treasurer</i>
Total Assets . . . \$408,383 26	

***John H. Breck Employees Credit Union**
115 Dwight Street

Incorporated March 4, 1947

E. G. Perlak <i>President</i>	R. L. Cummings, Jr. <i>Treasurer</i>
Total Assets . . . \$342,021 92	

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burrigge <i>President</i>	A. W. Gelinas <i>Treasurer</i>
Total Assets . . . \$685,631 76	

Maccabean Pythian Credit Union
73 State Street

Incorporated July 8, 1940

Marshall Later <i>President</i>	Jack Smith <i>Treasurer</i>
Total Assets . . . \$41,995 93	

Massachusetts Mutual Employees Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone <i>President</i>	M. H. Bennett <i>Treasurer</i>
Total Assets . . . \$1,197,435 74	

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A. R. Tetrault <i>President</i>	C. H. Spencer <i>Treasurer</i>
Total Assets . . . \$346,899 53	

***Monsanto Plastics Credit Union**
730 Worcester Street
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania <i>President</i>	Norman Matthew <i>Treasurer</i>
Total Assets . . . \$3,370,619 50	

***Powers Paper Employees Credit Union**
149 Wason Avenue

Incorporated September 27, 1955

H. N. Bilodeau <i>President</i>	G. N. LeClair <i>Treasurer</i>
Total Assets . . . \$41,605 20	

***Railway Express Credit Union**
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert <i>President</i>	D. J. Votava <i>Treasurer</i>
Total Assets	\$18,583 69

***Setco Credit Union**
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian <i>President</i>	L. W. Buzzelle <i>Treasurer</i>
Total Assets	\$163,042 12

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland <i>President</i>	E. E. Beck, Jr. <i>Treasurer</i>
Total Assets	\$38,688 51

Springfield Armory Credit Union
Federal Square

Incorporated May 17, 1940

J. T. Caulfield <i>President</i>	D. J. Walsh <i>Treasurer</i>
Total Assets	\$528,912 06

*** Springfield Credit Union**
135 State Street

Incorporated February 2, 1965

G. E. Maggi <i>President</i>	William Kavaney <i>Treasurer</i>
Total Assets	\$1,538,709 76

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

Willard Wright <i>President</i>	O. B. Anderson <i>Treasurer</i>
Total Assets	\$87,678 19

***Springfield Franco-American Credit Union**
162 Broadway

Incorporated April 15, 1930

A. L. Dubois <i>President</i>	Donald Bousquet <i>Treasurer</i>
Total Assets	\$152,595 87

***Springfield, Mass. Municipal Employees**
Credit Union
149 State Street

Incorporated March 2, 1927

D. F. Connelly <i>President</i>	E. F. Kober <i>Treasurer</i>
Total Assets	\$2,129,423 04

***Springfield, Mass. Post Office Employees**
Credit Union
436 Dwight Street

Incorporated April 27, 1923

C. E. Souliere <i>President</i>	M. P. Wall <i>Treasurer</i>
Total Assets	\$669,830 72

***Springfield Street Railway Employees**
Credit Union
2766 Main Street

Incorporated November 6, 1926

H. S. Valliere <i>President</i>	T. E. O'Donnell <i>Treasurer</i>
Total Assets	\$426,006 09

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated October 5, 1929

H. E. Drewes <i>President</i>	A. J. Serafino, Jr. <i>Treasurer</i>
Total Assets	\$1,482,777 35

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts <i>President</i>	C. A. Caron <i>Treasurer</i>
Total Assets	\$962,186 80

***Western Massachusetts Telephone Workers**
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin <i>President</i>	E. E. Kelly <i>Treasurer</i>
Total Assets	\$4,360,494 39

SWAMPSCOTT

Leon E. Abbott Post No. 57 (3) Credit
Union
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones <i>President</i>	L. H. Bates, Jr. <i>Treasurer</i>
Total Assets	\$6,083 45

*Share Insurance member.

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard J. T. McDonald
President *Treasurer*

Total Assets \$68,577 40

***Adayco Credit Union**
175 West Water Street

Incorporated May 19, 1965

Anthony Gonsalves R. A. Vieira
President *Treasurer*

Total Assets \$11,708 23

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

E. F. Leddy S. J. Skwato
President *Treasurer*

Total Assets \$49,988 25

TEWKSBURY**Corenco Employees Credit Union**
Consolidated Rendering Company
525 Woburn Street

Incorporated May 25, 1934

D. B. Hanson G. H. Rask
President *Treasurer*

Total Assets \$5,654 77

WAKEFIELD***Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

Eugene Graf H. J. McKeon
President *Treasurer*

Total Assets \$396,211 17

L. B. Evans Employees Credit Union
37 Water Street

Incorporated August 8, 1939

D. P. Hinds A. M. Perkins
President *Treasurer*

Total Assets \$141,529 16

WALPOLE**H and V Credit Union**
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

J. C. Morse B. G. Lennox
President *Treasurer*

Total Assets \$146,142 78

Kendall Mills Credit Union
The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

E. H. Peterson Fred Burkel
President *Treasurer*

Total Assets \$151,501 41

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

A. F. Jones Mary E. Moylan
President *Treasurer*

Total Assets \$3,722,701 05

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour J. J. Buckley
President *Treasurer*

Total Assets \$81,070 46

WALTHAM**Boston Shell Credit Union**
Shell Oil Company
313 Waverley Oaks Road

Incorporated January 14, 1942

D. E. Antonucci C. A. Burke
President *Treasurer*

Total Assets \$181,328 56

***Grover Cronin Credit Union**
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin Mary A. Conlon
President *Treasurer*

Total Assets \$515,845 31

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin L. M. Noonan
President *Treasurer*

Total Assets \$256,729 01

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

P. L. Gatchell Carl Dentler
President *Treasurer*

Total Assets \$5,527,398 02

***Waltham Municipal Employees Credit Union**
175 Lexington Street

Incorporated June 29, 1949

E. M. Barry P. B. O'Mara
President *Treasurer*

Total Assets \$203,478 85

WATERTOWN***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

G. F. Quinlan
*President*F. J. Cusick, Jr.
Treasurer

Total Assets . . . \$265,169 16

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

J. P. Barnes
*President*J. J. Sheehan
Treasurer

Total Assets . . . \$608,219 97

WEBSTER***Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
*President*J. F. Mackowiak
Treasurer

Total Assets . . . \$3,324,414 84

WESTFIELD***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J. J. Hibert
*President*R. B. Huntoon
Treasurer

Total Assets . . . \$327,976 08

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

J. A. Soltys
*President*G. H. Fitch
Treasurer

Total Assets . . . \$1,216,250 00

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski
*President*Rose M. Mulvenna
Treasurer

Total Assets . . . \$20,296 53

WEST SPRINGFIELD***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera
*President*W. J. Geraghty
Treasurer

Total Assets . . . \$200,558 62

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
*President*J. E. Paquin
Treasurer

Total Assets . . . \$118,453 79

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Frederick Jones
*President*E. J. Murphy
Treasurer

Total Assets . . . \$21,919 82

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian
*President*C. E. Warburton
Treasurer

Total Assets . . . \$2,105,284 16

WICO Employees Credit Union
Wico Electric Company
42 Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee
*President*John Cooper
Treasurer

Total Assets . . . \$237,543 79

WESTWOOD***Westwood Credit Union**
302 High Street

Incorporated September 29, 1949

H. J. Mitchell
*President*R. D. Randall
Treasurer

Total Assets . . . \$59,761 26

WEYMOUTH***Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
*President*Walter Morrison
Treasurer

Total Assets . . . \$136,744 95

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen
*President*Mary E. Moore
Treasurer

Total Assets . . . \$419,608 39

WINCHENDON***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

H. C. Girouard
*President*Vincent Buckley
Treasurer

Total Assets . . . \$185,357 25

WINTHROP**Beach Credit Union**
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg
*President*Michael Skolnick
Treasurer

Total Assets . . . \$139,558 35

WOBURN***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L. T. Orsillo
*President*A. A. King
Treasurer

Total Assets . . . \$441,405 90

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos
*President*Raymond Spinazola
Treasurer

Total Assets . . . \$77,735 86

WORCESTER***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

A. H. Prior
*President*W. J. Leszczynski
Treasurer

Total Assets . . . \$450,490 66

Central Massachusetts Telephone Workers Credit Union
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath
*President*J. F. Handlin
Treasurer

Total Assets . . . \$1,045,666 59

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

A. T. Battista
*President*Bruce MacDougall
Treasurer

Total Assets . . . \$60,808 30

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

N. J. Silvestris
*President*R. S. Kemp
Treasurer

Total Assets . . . \$47,881 41

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson
*President*R. J. Reynolds
Treasurer

Total Assets . . . \$157,474 38

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

R. A. Boylan
*President*Esther Currie
Treasurer

Total Assets . . . \$75,386 82

Moulded Plastics Credit Union
10 Plastics Street

Incorporated January 19, 1942

F. L. Graham
*President*L. R. Ginga
Treasurer

Total Assets . . . \$17,451 42

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

L. R. Backholm <i>President</i>	G. S. Williams, Jr. <i>Treasurer</i>
Total Assets	\$560,201 59

***Rockwood Sprinkler Employees Credit Union**
38 Harlow Street

Incorporated April 9, 1937

R. C. McNeaney <i>President</i>	E. L. Brothers <i>Treasurer</i>
Total Assets	\$90,273 91

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V. R. Faucher <i>President</i>	Loretta V. King <i>Treasurer</i>
Total Assets	\$1,484,496 29

***U.S.E. — Worcester Credit Union**
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley <i>President</i>	R. G. Medhurst <i>Treasurer</i>
Total Assets	\$182,155 89

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

Edmund Robertson <i>President</i>	Beulah B. Hocking <i>Treasurer</i>
Total Assets	\$60,068 06

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

W. A. Hobbs <i>President</i>	Wilbert Baker <i>Treasurer</i>
Total Assets	\$165,378 25

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

J. P. Mills <i>President</i>	J. L. Turnan <i>Treasurer</i>
Total Assets	\$163,835 93

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

C. T. Peterson <i>President</i>	J. J. McKiernan <i>Treasurer</i>
Total Assets	\$137,448 62

Worcester Postal Credit Union
Main Post Office

Incorporated December 9, 1926

J. R. Zibinskas <i>President</i>	D. F. Kelly <i>Treasurer</i>
Total Assets	\$281,459 00

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy <i>President</i>	T. M. Wickman <i>Treasurer</i>
Total Assets	\$65,405 26

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian <i>President</i>	Walter Misilo <i>Treasurer</i>
Total Assets	\$80,886 85

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

T. D. Sullivan <i>President</i>	M. E. Anderson <i>Treasurer</i>
Total Assets	\$123,239 30

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1966

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees	61,653	-	50	5,191	-	1,046	67,940
ACUSHNET							
Acushnet Process Employees	243,212	-	231,552	36,220	-	315,204	826,188
AMESBURY							
Amesbury Franco-American	323,041	873,918	66,239	61,726	10,427	91,701	1,427,052
ASHLAND							
Fenwal	80,527	-	169,536	20,369	-	14,514	284,946
ATHOL							
Athol	1,287,766	2,328,639	2,257,611	193,593	-	87,218	6,154,827
ATTLEBORO							
Sisalkraft	149,487	57,910	57,426	13,301	-	25,792	303,916
AUBURN							
Lodding Employees	52,747	-	22,410	7,648	-	22,054	104,859
Worcester Rendering Employees	2,509	-	-	615	-	182	3,306
BARRE							
Barwoolco	71,759	67,390	97,840	18,377	-	111,385	366,751
BEDFORD							
Mitre Employees	1,063,308	-	221,338	15,328	-	99,292	1,399,266
BEVERLY							
Beverly Investment	16,198	-	20,562	5,718	-	8,777	51,255
Beverly Municipal	441,476	-	70,387	20,085	-	11,684	543,632
Rantoul	156,847	-	26,735	14,143	-	29,620	227,345
BILLERICA							
Lowell Rendering Employees	33,440	-	3,149	10,252	-	163	47,004
BOSTON							
AFL-CIO Postal Clerks	77,450	-	-	207	-	5,742	83,399
Allis-Chalmers	249,126	-	10,000	15,110	-	110,128	384,364
Alpha	101,842	-	26,009	3,800	-	15,459	147,110
American Chapels	152,810	-	95,030	10,669	-	3,802	262,311
Armour-Chamberlain	55,371	-	27,000	26,654	-	10,343	119,368
B. C. G. Employees	1,141,103	182,755	76,109	32,000	-	44,868	1,476,835
B L H Employees	135,176	-	72,834	19,645	-	45,199	272,854
Blue Hill	1,990,420	5,855,458	3,571,436	310,305	115,199	331,164	12,173,982
Borisaver	100,587	-	12,000	10,918	-	-	123,505
Boston American Composing Room	28,503	-	1,100	3,761	-	251	33,615

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
60,008	-	171	7,752	9	4¼	115	-	98
741,693	-	-	83,138	1,357	5	1,381	-	561
1,196,518	56,326	11,797	125,837	36,574	4½	1,728	270	607
257,338	14	-	27,148	446	5¾	583	13	194
5,411,656	-	64,466	587,864	90,841	4¼	5,686	-	1,958
263,770	-	-	33,648	6,498	5⅞	394	-	215
92,180	-	-	7,779	4,900	5	142	-	72
2,381	-	-	925	-	-	21	-	10
320,743	-	-	41,811	4,197	4½	342	-	142
1,192,589	-	-	99,474	107,203	4¾	1,463	-	772
28,326	2,961	-	19,932	36	4½	133	33	36
496,261	-	-	46,417	954	4⅞	811	-	659
202,813	-	4,144	20,364	24	5	564	-	305
43,193	-	-	3,787	24	3¾	146	-	93
76,642	-	-	5,774	983	5	529	-	331
336,989	-	-	45,457	1,918	5	572	-	327
134,447	-	-	12,663	-	4	471	-	244
202,491	-	4,224	54,350	1,246	4½	788	-	383
75,474	-	27,929	15,130	835	4½	349	-	192
1,109,209	-	-	284,138	83,488	4¾	1,797	-	1,296
246,101	-	3,791	21,282	1,680	5	434	-	267
10,905,230	-	165,283	784,412	319,057	4¾	8,765	-	2,136
107,447	-	-	15,958	100	4½	199	-	116
28,003	-	-	5,297	315	4½	163	-	107

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Boston & Albany Employees . . .	698,405	473,105	1,337,299	56,783	-	11,971	2,577,563
Boston & Maine Railroad Employees . . .	744,213	-	569,520	92,603	-	868,416	2,274,752
Boston Arbeiter Ring . . .	37,124	-	-	967	-	-	38,091
Boston Edison Employees . . .	1,899,014	-	542,076	139,654	-	421,192	3,001,936
Boston Firefighters . . .	1,909,121	1,280,549	161,643	36,302	-	214,742	3,602,357
Boston Globe Employees . . .	362,780	-	200	22,697	-	1,330	387,007
Boston Post Office Employees . . .	849,423	36,593	-	30,625	-	62,407	979,048
Boston Progressive . . .	475,350	384,263	79,061	123,974	27,076	213,370	1,303,094
Boston Railway Mail Employees . . .	152,868	-	20,980	22,927	-	10,000	206,775
Boston Shell . . .	146,791	-	23,000	3,336	-	8,202	181,329
Boston Taxi Drivers Association . . .	7,396	-	-	3,057	-	286	10,739
Boston University Employees . . .	645,922	-	135,487	18,469	-	82,704	882,582
Boston USCSC Employees . . .	25,688	-	11,243	7,806	-	6,115	50,852
Brighton-Allston . . .	139,875	622	8,104	3,188	-	1,672	153,461
Cabot Boston . . .	317,369	122,099	173,160	5,258	-	47,208	665,094
City . . .	22,838	6,161	12,000	2,937	-	36,714	80,650
City of Boston Employees . . .	4,878,028	-	1,263,068	431,239	-	511,782	7,084,117
Colonial Employees . . .	34,185	-	-	8,916	-	33,752	76,853
Columbus . . .	8,381	-	4,001	1,565	-	12,534	26,481
Consumers . . .	136,571	-	11,209	18,791	-	14,858	181,429
Dorchester . . .	32,818	-	-	1,640	-	172	34,630
Dorchester Browning . . .	31,257	-	-	6,217	-	200	37,674
Eaton . . .	86,504	-	5,000	6,796	-	21,676	119,976
Emblem . . .	140,372	3,700	31,400	10,688	-	80,989	267,149
Federal . . .	89,204	-	29,503	6,444	-	934	126,085
Federation . . .	92,734	-	-	4,635	-	2,768	100,137
Filene . . .	480,668	357,637	487,404	23,202	-	107,344	1,456,255
Firefundic . . .	16,384	-	16,493	2,191	-	135	35,203
Forty Associates . . .	33,534	-	21,659	3,617	-	6,902	65,712
Freedom House . . .	4,625	-	-	634	-	1,062	6,321
Friendship, The . . .	80,824	-	7,233	8,694	-	1,227	97,978
Geneva . . .	49,686	-	4,147	3,417	-	2,302	59,552
Gilco . . .	26,557	-	40,169	15,124	-	35,692	117,542
Glenway . . .	7,897	-	-	704	-	75	8,676
Glodel . . .	38,302	-	-	3,748	-	2,431	44,481
Greyhound Employees . . .	132,214	-	52	7,369	-	5,635	145,270
Harbor Village . . .	11,834	-	2,714	482	-	138	15,168
Harmony . . .	11,455	-	-	620	-	4,077	16,152
Harold . . .	142,808	17,383	-	9,910	-	9,842	179,943
Herald Traveler Employees, The . . .	94,422	-	32,121	10,819	-	24,048	161,410
Hillside . . .	494,399	90,510	169,173	8,525	-	69,496	832,103
Howard . . .	88,989	-	31,000	4,084	-	-	124,073
Howco . . .	12,843	-	-	401	-	3,990	17,234
Humboldt . . .	71,244	-	36,302	11,058	-	4,888	123,492
Industrial, The . . .	1,711,905	328,088	180,084	52,621	-	37,711	2,310,409
I O S O I . . .	26,814	-	14,625	329	-	2,599	44,367
Jamaica Plain . . .	34,174	-	-	1,830	-	-	36,004
Latvian . . .	32,569	33,201	-	2,561	-	82,213	150,544
Liberty . . .	84,189	44,745	42,000	17,258	-	21,189	209,381
Lord Beaconsfield . . .	219,527	29,772	10,060	3,379	-	4,606	267,344
Maccabee . . .	45,409	-	1,153	-	-	464	47,026
Marillac . . .	66,621	-	-	50	-	7,927	74,598

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,627,163	-	-	946,913	3,487	5	3,913	-	2,057
341,531	715,614	335,130	879,277	3,200	7 1/2	3,817	1,927	1,384
25,682	-	-	12,395	14	3 1/2	160	-	92
2,552,398	166,661	-	278,346	4,531	4	3,858	1,038	2,432
3,160,470	-	69,314	315,515	57,058	5 1/4	2,048	-	1,960
344,150	-	-	40,295	2,562	4 1/4	1,437	-	677
784,741	-	8,040	158,539	27,728	4	5,085	-	2,824
1,159,860	10,458	22,469	70,822	39,485	3 1/2	5,741	128	1,673
174,700	-	-	21,365	10,710	4 1/2	1,312	-	706
152,258	-	-	28,990	81	6	319	-	141
7,482	-	-	3,257	-	-	153	-	91
814,238	-	-	65,695	2,649	4 3/4	1,535	-	1,020
42,496	-	702	7,653	1	4 1/4	124	-	55
133,865	-	-	18,679	917	5	424	-	338
632,176	-	-	32,914	4	4 3/4	536	-	359
71,429	-	-	8,933	288	4	172	-	58
6,418,975	-	-	513,591	151,551	3	11,840	-	6,675
65,806	-	-	10,835	212	3 1/2	382	-	146
19,979	-	-	6,405	97	2	119	-	42
153,703	-	-	27,016	710	4 1/2	541	-	194
29,653	-	-	4,805	172	-	236	-	68
28,744	-	-	8,768	162	3	125	-	63
100,429	-	-	19,515	32	5	289	-	264
229,708	-	-	37,401	40	5	725	-	345
108,006	-	-	17,952	127	5	174	-	93
85,918	-	-	13,758	461	4 1/2	1,154	-	553
1,265,480	-	-	157,158	33,617	4 3/8	2,192	-	1,095
31,395	-	-	3,808	-	5 1/2	140	-	61
50,385	-	-	15,166	161	4	173	-	84
5,268	-	94	943	16	-	120	-	9
84,352	-	-	13,607	19	4 1/2	237	-	136
47,495	-	-	11,514	543	4 1/2	197	-	123
7,870	56,145	35,125	18,402	-	3 1/2	646	308	191
6,864	-	-	1,793	19	5	110	-	45
34,886	-	-	9,588	7	4 1/2	163	-	92
135,488	-	3,255	6,101	426	1.9375	383	-	232
9,272	-	-	3,838	2,058	-	363	-	144
12,048	-	-	4,014	90	4 1/2	69	-	37
153,826	-	-	25,149	968	4	449	-	268
124,034	-	-	35,910	1,466	3 1/4	996	-	419
700,855	-	-	102,789	28,459	4 1/2	1,232	-	439
102,102	-	-	21,819	152	4 1/2	432	-	180
12,053	-	-	5,175	6	4	47	-	28
89,285	-	-	33,770	437	4 1/4	288	-	137
2,027,419	-	801	220,993	61,196	4.94	3,015	-	1,654
40,148	-	-	4,140	79	4 1/2	156	-	34
27,990	-	-	8,006	8	2	148	-	103
5,230	137,654	-	5,433	2,227	4 1/4	247	145	66
168,858	-	-	38,519	2,004	-	478	-	181
228,967	-	2,952	28,590	6,835	4 1/4	925	-	410
27,769	-	-	18,817	440	4 1/2	209	-	116
64,382	-	-	9,440	776	5	194	-	145

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
		\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Mascot, The	36,489	42,030	30,000	8,496	-	544	117,559
Memorial	46,629	-	26,000	10,230	-	1,198	84,057
Mohliwer	187,637	7,826	30,000	17,485	-	4,824	247,772
Moreland	292,175	-	19,810	18,853	-	2,493	333,331
Morgan Memorial	12,298	-	13,000	15,707	-	439	41,444
Mortons Employees	7,817	-	24,548	401	-	6,920	39,686
MBTA Employees	4,883,852	204,428	1,258,608	139,681	-	56,000	6,542,569
Navy Building	280,998	9,337	10,193	11,196	-	74,801	386,525
Navy Yard Employees	758,295	919,409	200,558	78,839	-	39,610	1,996,711
New Haven Railroad Employees	2,332,489	2,440,435	1,573,017	119,180	-	948,000	7,413,121
Noddle Island	606,391	1,214,703	38,891	21,101	-	69,487	1,950,573
One-Twenty	124,571	5,144	11,153	1,587	-	211	142,666
Overland	114,750	-	52,860	26,270	-	505	194,385
Plan Pressers Union Local 12 ILGWU	172,242	-	185,797	16,300	-	88,500	462,839
Produce Terminal	33,808	-	-	5,136	-	18,347	57,291
Redberry	51,734	-	2,000	1,214	-	2,185	57,133
Rex	59,185	-	-	8,327	-	588	68,100
	204,883	-	173,498	11,242	-	1	389,624
Roxbury Independent Seaver	71,777	13,025	-	5,198	-	550	90,550
Security Employees	34,498	-	6,996	4,152	-	6,400	52,046
Social Service	226,551	-	26,191	15,719	-	35,407	303,868
Square Deal	525,705	1,173,039	472,362	43,539	-	220,450	2,435,095
	20,836	-	14,624	6,068	-	723	42,251
State Employees	1,222,251	-	20,000	124,753	-	96,553	1,463,557
T & H Employees	53,422	-	50,493	14,549	-	-	118,464
Telephone Workers	6,788,489	-	492,625	222,296	-	9,055	7,512,465
*Thriftway	10,135	-	-	1,762	-	71	11,968
T R I B	119,474	-	-	18,942	-	15,176	153,592
Victory	23,800	-	-	2,268	-	1,448	27,516
Wales Mfg. Co. Employees	13,644	-	-	663	-	6,236	20,543
Washington	51,006	-	34,500	4,482	-	10,252	100,240
Welcome	58,837	-	8,348	673	-	1,203	69,061
Welfare	27,886	-	-	4,902	-	23,560	56,348
*Wellington	37,621	-	620	2,829	-	13,834	54,904
Whitson, The	209,904	88,502	4,000	16,503	-	25,485	344,394
Zaslav Volin	50,168	-	30,000	14,895	-	11,648	106,711
BRAINTREE							
Walworth	24,579	-	42,635	6,458	-	46,176	119,848
BRIDGEWATER							
Bridgewater	969,195	671,625	369,600	37,382	22,609	38,447	2,108,858
BROCKTON							
Barbourwelt	28,443	-	16,691	999	-	427	46,560
Brockton	2,860,314	3,888,889	912,991	106,937	147,218	153,448	8,069,797
Brockton Brotherhood	991,916	1,641,077	95,901	39,552	-	28,850	2,797,296
Brockton EMSR	96,898	16,721	5,256	2,230	-	5,219	126,324
Brockton Firemens	111,766	-	67,061	18,558	-	202	197,587

*Figures used as of last examination date, May 31, 1966.

*Figures used as of last examination date, April, 1966.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
		-						
93,678	-	-	21,192	2,689	4	330	-	105
72,523	-	-	11,474	60	4½	261	-	138
206,751	-	-	39,838	1,183	4½	486	-	198
304,230	-	-	29,089	12	5	514	-	312
34,255	-	-	7,150	39	2	375	-	170
29,265	-	-	10,420	1	4½	73	-	27
5,391,244	-	-	1,141,144	10,181	5.0625	5,871	-	5,360
347,275	-	8,747	29,806	697	4½	897	-	480
1,802,325	-	-	156,435	37,951	4¼	4,152	-	1,983
5,940,126	-	-	1,336,377	136,618	4½	7,638	-	3,619
1,626,136	9,153	-	153,496	161,788	4¼	2,075	11	832
129,500	-	-	12,424	742	5	473	-	155
101,970	-	-	92,340	75	4	401	-	266
368,117	45,032	-	49,652	38	6	702	64	347
51,316	-	-	5,972	3	4	276	-	136
42,652	-	-	14,383	98	4½	270	-	158
58,269	-	-	9,826	5	4¼	325	-	115
281,330	-	20,612	86,814	868	4¼	776	-	423
75,851	-	-	13,995	704	4	230	-	105
41,377	-	-	10,659	10	5	129	-	81
270,547	-	-	33,018	303	4	870	-	407
2,066,735	18,051	-	257,511	92,798	4½	3,357	6	919
31,770	-	-	10,471	10	4	120	-	54
1,188,198	1,881	-	235,255	38,223	4½	4,258	18	1,878
102,734	-	-	15,592	138	4¾	238	-	132
5,510,473	-	-	1,463,687	538,305	4¼	13,390	-	7,014
9,618	-	-	2,349	1	-	79	-	42
133,175	-	-	19,383	1,034	5	326	-	163
17,704	-	-	9,809	3	2	112	-	67
12,547	-	5,494	2,500	2	3	118	-	48
80,450	-	-	19,762	28	4	268	-	111
60,787	-	-	8,205	69	5	235	-	154
45,127	-	-	11,025	196	5	194	-	103
53,541	-	-	1,009	354	-	175	-	100
233,495	-	12,664	86,359	11,876	4½	725	-	324
89,859	-	-	16,778	74	5½	253	-	119
11,481	86,376	-	21,936	55	6	339	254	156
1,790,821	-	57,524	110,904	149,609	4.55	2,885	-	1,298
39,814	-	-	6,640	106	4½	148	-	102
7,094,935	-	59,447	659,116	256,299	4½	6,584	-	7,392
2,318,279	16,557	76,435	291,603	94,422	5	2,178	24	1,336
93,761	-	6,907	19,421	6,235	4¼	168	-	97
177,101	-	-	20,484	2	6	493	-	211

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON (Continued)							
Brockton Postal Employees	168,900	-	33,603	11,178	-	41,236	254,917
Brockton Taunton Gas Employees	41,830	-	89,542	8,818	-	14,095	154,285
Campello	272,943	24,842	25,912	17,902	3,320	35,774	380,693
Crescent, The	2,137,565	3,431,669	454,845	214,808	150,000	402,223	6,791,110
Edico	182,683	110,085	99,018	28,492	-	1,118	421,396
Lafayette	110,446	162,380	105,927	19,729	-	15,001	413,483
Producers Dairy Employees	17,767	-	4,609	4,065	-	742	27,183
BROOKLINE							
Brookline Municipal.	781,602	1,467,273	71,098	52,946	59,707	114,434	2,547,060
Longwood	153,548	11,465	7	4,321	-	93	169,434
CAMBRIDGE							
Bay State	355,835	169,011	110,907	15,423	-	82,269	733,445
Cambridge Portuguese Cambridge Utilities Employees	147,831	988,563	192,189	32,240	-	117,559	1,478,382
Central	217,792	-	72,986	181	-	40,884	331,843
C T C	7,534	-	-	5,768	-	8,101	21,403
	102,520	11,918	7,132	24,641	-	16,813	163,024
Darex	542,740	-	70,210	10,893	-	7,505	631,348
Elm	57,237	-	11,016	18,927	-	16,745	103,925
Harvard University Employees	1,653,774	1,553,125	688,854	65,052	-	158,326	4,119,131
Inman	4,094	-	-	1,616	-	3,846	9,556
M B CO	9,797	-	64	648	-	3,459	13,968
Simco	324,959	15,977	319,777	19,557	-	112,285	792,555
Woven Hose Employees	77,575	-	14,907	22,488	-	45,667	160,637
CANTON							
555.	39,012	-	-	1,770	-	755	41,537
Plymouth Rubber	88,762	-	75,000	21,689	-	1,450	186,901
CHARLTON							
Charlton	99,155	-	29,569	6,270	-	17,137	152,131
CHELSEA							
American Independent	75,565	-	-	4,813	-	820	81,198
Atlantic	117,021	-	-	2,284	-	7,929	127,234
Benjamin Franklin	282,321	2,800	-	18,845	-	13,067	317,033
Carmel	1,521,216	1,194,845	417,767	133,502	104,085	495,590	3,867,005
Chelsea	1,407,937	138,668	83,797	4,342	-	34,300	1,669,044
Congress	16,471	-	2,000	6,535	-	6,230	31,236
Continental	148,620	-	10,000	1,029	-	14,666	174,315
Gulf Boston	26,054	-	5,958	3,203	-	-	35,215
Independent	116,484	-	4,942	26	-	2,421	123,873
Jogues	11,297	-	12,355	4,215	-	30,195	58,062
Judaeon	26,456	-	29,686	928	-	44	57,114
Madison	27,530	-	8,000	2,890	-	184	38,604
Ponedeler	243,135	-	-	7,952	-	11,628	262,715
Walnut	25,544	-	-	1,989	-	135	27,668
Winnisimmet	179,672	84,514	3,984	15,999	-	70,000	354,169

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
215,508	-	100	38,200	1,109	5	434	-	249
131,520	-	-	22,765	-	4½	298	-	129
337,182	532	14,070	27,018	1,891	4½	988	11	498
5,858,084	24,245	139,847	496,634	272,300	4½	7,103	17	2,474
360,193	-	-	53,072	8,131	5½	327	-	169
335,940	-	9,964	58,450	9,129	4½	694	-	176
23,976	-	-	1,678	1,529	4¼	81	-	38
2,260,996	-	-	201,916	84,148	4.1875	2,542	-	1,585
150,433	-	-	17,940	1,061	4½	425	-	186
593,912	-	-	130,293	9,240	4	1,207	-	676
1,324,165	-	-	110,414	43,803	4¼	1,314	-	427
297,070	-	-	30,530	4,243	4½	712	-	373
16,826	-	-	4,552	25	3	52	-	25
148,744	-	-	12,812	1,468	5	288	-	183
478,645	-	-	104,250	48,453	5	981	-	743
89,602	-	-	14,143	180	4	179	-	106
3,604,654	-	13,600	163,952	336,925	4½	4,706	-	2,308
7,245	-	-	2,311	-	4	35	-	14
9,446	-	-	3,986	536	-	49	-	33
687,031	-	-	103,399	2,125	4½	688	-	491
138,595	-	-	19,413	2,629	4	427	-	243
36,649	-	865	4,023	-	-	214	-	90
154,099	-	-	29,196	3,606	5	587	-	314
141,265	-	2,500	8,347	19	4½	651	-	148
69,203	-	-	11,286	709	2¼	236	-	180
108,518	-	-	16,940	1,776	3	512	-	267
212,505	-	-	103,542	986	4¼	1,000	-	912
3,137,538	-	59,694	583,792	85,981	4¼	4,942	-	3,657
1,443,689	-	25,868	198,731	756	4½	2,797	-	2,152
24,988	-	-	6,245	3	4	91	-	43
130,575	-	10,971	32,070	699	2½	518	-	364
20,769	-	-	14,421	25	4¾	137	-	55
96,882	-	-	26,426	565	4	460	-	302
53,550	-	-	4,505	7	3	225	-	47
45,596	-	-	11,454	64	2	149	-	51
25,261	-	4,882	8,309	152	3½	263	-	118
234,885	-	3,320	24,190	320	5	651	-	387
18,869	-	-	8,732	67	4	190	-	92
289,540	-	-	57,250	7,379	4¼	851	-	251

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	681,069	444,728	20,001	75,094	-	208,754	1,429,646
Chicopee Teachers	17,916	-	1,000	491	-	7,011	26,418
Dairy	25,327	-	17,177	14,961	-	44	57,509
F. W. Sickles Employees . .	273,350	285,835	115,439	36,531	-	6,374	717,529
Polish National	310,832	3,551,223	838,061	80,627	67,190	568,363	5,416,296
Spalding Employees	328,481	197,212	57,181	52,016	-	12,307	647,197
Springfield Rendering Employees	7,920	-	107	883	-	4,017	12,927
Texco	21,250	-	14,476	5,021	-	17,609	58,356
Willimansett	351,626	24,918	31,051	32,965	-	49,226	489,786
CLINTON							
Colonial Press	453,099	188,710	202,639	6,881	-	8,450	859,779
CONCORD							
G R	289,325	518,031	357,782	69,559	-	134,378	1,369,075
DANVERS							
Babco Employees	6,606	-	-	3,339	-	8,262	18,207
Essex Agricultural	37,194	-	32,367	946	-	4,549	75,056
DEDHAM							
Hersey Employees	80,066	-	45,740	10,776	-	11,153	147,735
Rust Craft	398,113	-	77,493	32,053	-	9,202	516,861
Westinghouse Employees . .	23,200	-	-	1,487	-	12,718	37,405
DOUGLAS							
Hayward-Schuster Employees	182,849	66,580	195,019	12,940	-	161,286	618,674
EVERETT							
Carmote Employees	8,030	-	-	7,671	-	20,000	35,701
Everett	424,178	683,832	20,000	49,845	-	10,188	1,188,043
Everett Police	40,994	-	7,600	1,402	-	500	50,496
Garden Street	59,830	-	5,316	9,825	-	6,030	81,001
Merchemco	356,787	478,488	86,000	41,065	-	18,517	980,857
Octane	49,144	-	16,206	3,939	-	-	69,289
Wapico	15,898	-	-	2,448	-	7,021	25,367
FALL RIVER							
Corky Row	160,662	18,921	-	20,502	-	24,164	224,249
Fall River Municipal Employees	2,286,044	4,703,959	704,678	186,305	20,094	358,612	8,259,692
Fall River Postal Employees	155,668	74,487	10,000	20,309	-	30,000	290,464
Kavodian	66,836	-	14,474	3,462	-	6,294	91,066
St. Anne's	2,605,932	3,017,116	1,233,960	88,910	61,593	181,405	7,188,916

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,266,039	-	21,142	91,106	51,359	4½	2,201	-	947
21,676	-	-	4,732	10	4½	212	-	44
41,123	-	-	15,824	562	4	76	-	46
620,033	-	-	81,569	15,927	4	1,431	-	523
4,896,756	-	46,162	385,532	87,846	4	4,465	-	980
567,148	-	-	67,025	13,024	2¼	1,364	-	656
10,467	-	-	2,460	-	6	57	-	42
46,149	-	-	12,050	157	5	131	-	73
450,650	-	5,992	31,808	1,336	4½	975	-	483
708,577	-	-	118,634	32,568	5	1,143	-	568
1,248,697	-	-	93,705	26,673	5	902	-	460
16,832	-	-	1,344	31	4	107	-	41
55,439	10,137	-	9,475	5	4½	407	99	71
132,651	-	-	14,108	976	4	291	-	155
456,668	-	-	59,527	666	4¼	843	-	581
31,507	-	-	5,261	637	4	299	-	143
499,466	-	9,321	109,099	788	4	811	-	303
23,737	-	3,935	8,029	-	4½	87	-	35
1,007,152	-	-	104,975	75,916	4½	1,142	-	505
33,505	-	-	16,991	-	4¾	187	-	76
66,443	-	-	14,309	249	4	162	-	91
856,370	-	-	107,525	16,962	4	855	-	500
24,310	-	-	44,978	1	4½	178	-	105
12,634	-	-	12,697	36	-	93	-	66
169,327	-	28,507	22,183	4,232	4	628	-	234
7,415,468	-	78,013	591,086	175,125	4	8,767	-	3,013
256,611	-	-	30,638	3,215	4½	593	-	296
73,742	-	-	17,046	278	4½	213	-	86
6,421,303	-	-	613,748	153,865	4	11,202	-	3,178

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	1,163,065	1,588,382	944,091	77,922	-	262,820	4,036,280
Crobank	140,865	-	150,032	44,150	-	80,590	415,637
Falpaco	13,665	-	33,318	3,783	-	352	51,118
F. I. A.	260,263	-	20,054	8,798	-	5,214	294,329
Filestra	2,771	-	-	2,349	-	1,503	6,623
Fitchburg I-C	1,982,063	4,832,623	710,024	223,284	-	122,920	7,870,914
Fitchburg Postal Employees	52,896	2,873	3,150	1,406	-	3,743	64,068
Fitchco	400,785	-	120,428	18,174	-	50,694	590,081
Senco	31,237	-	5,619	3,484	-	7,374	47,714
Simonds Employees	230,588	-	319,229	36,369	-	127,462	713,648
Tri-City	24,604	-	-	4,780	-	7,454	36,838
Workers	1,129,032	6,287,483	2,024,152	32,186	30,000	322,334	9,825,187
FRAMINGHAM							
D. M. C.	147,718	-	564,487	49,648	-	115,472	877,325
Eastern	14,811	-	33,281	5,919	-	8,148	62,159
Framingham UAW	328,392	-	33,837	20,834	-	40,988	424,051
Independent Hebrew Suburban	20,601	-	10,625	451	-	-	31,676
	107,878	-	6,000	5,366	-	7,321	126,565
FRANKLIN							
Thomson	41,088	-	19,905	12,231	-	3,616	76,840
GARDNER							
Gardner Franco-American	2,498,647	2,220,836	988,160	84,232	160,278	245,466	6,197,619
Gardner Polish-American	194,857	134,490	22,000	13,375	-	16,676	381,398
GLOUCESTER							
Gloucester	31,914	-	-	1,761	-	2,791	36,466
Gloucester Fire Department	22,470	-	-	2,887	-	1,022	26,379
Gloucester Municipal	37,169	-	4,935	6,369	-	67,229	115,702
Gloucester Teachers Association	14,134	-	400	11,427	-	1,698	27,659
GRAFTON							
Grafton Suburban	17,992	-	-	10,129	-	39,342	67,463
GRANBY							
Granby	-	-	-	3,624	-	192	3,816
GREENFIELD							
G. T. & D.	199,278	-	72,498	18,512	-	42,643	332,931
Treasure	59,139	-	13,852	8,606	-	36,479	118,076
GROTON							
Hovoco	18,852	-	17,000	1,122	-	53,154	90,128
Nashoba	151,449	-	21,258	20,604	-	42,036	235,347
HAVERHILL							
Haverhill	19,099	-	229	3,660	-	84	23,072
Haverhill Fire Department	103,560	93,842	16,597	6,363	-	7,454	227,816
Haverhill Italian American	403,618	950,041	168,599	78,234	10,000	59,304	1,669,796
Haverhill Police Department	35,740	-	-	2,630	-	15,807	54,177
Haverhill Postal Employees	58,342	-	1,000	1,655	-	8,344	69,341
Haverhill Teachers	100,788	134,467	103,533	17,274	-	42,383	398,445
M E E C Employees	28,764	-	124	5,750	-	9,520	44,158

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
3,693,806	-	35,704	251,625	55,145	4 $\frac{3}{8}$	4,303	-	1,694
359,432	-	-	45,612	10,593	4 $\frac{1}{2}$	1,066	-	450
32,565	2,602	-	15,914	37	5	160	13	58
277,559	-	-	16,196	574	4 $\frac{1}{4}$	667	-	415
4,490	-	-	2,132	1	-	36	-	20
6,967,957	3,540	12,361	719,260	167,796	4 $\frac{3}{4}$	7,183	3	6,652
50,587	-	-	13,125	356	5	185	-	84
502,183	-	-	87,564	334	5 $\frac{1}{2}$	642	-	413
34,555	312	-	11,369	1,478	5 $\frac{1}{2}$	106	8	52
633,659	-	-	78,554	1,435	5 $\frac{1}{2}$	914	-	430
27,256	4,352	-	5,230	-	4 $\frac{1}{2}$	110	6	37
8,296,731	-	-	1,311,262	217,194	4 $\frac{1}{2}$	5,142	-	2,576
785,081	-	-	92,194	50	4 $\frac{1}{4}$	1,718	-	571
37,977	-	-	23,882	300	5	127	-	48
342,569	-	-	64,470	17,012	4 $\frac{1}{2}$	1,425	-	735
26,200	-	-	5,474	2	4	137	-	40
126,317	-	-	131	117	-	361	-	107
67,285	-	-	9,491	64	4 $\frac{1}{2}$	87	-	68
5,553,227	-	31,353	508,787	104,252	4 $\frac{1}{2}$	7,270	-	4,022
340,501	-	5,011	32,957	2,929	4	659	-	260
18,711	-	-	17,409	346	4	98	-	63
22,035	-	-	4,343	1	6	68	-	50
106,515	-	-	9,067	120	4 $\frac{1}{2}$	212	-	98
23,282	-	-	4,375	2	4	149	-	50
66,038	-	699	652	74	-	153	-	22
3,491	-	-	-	325	-	39	-	-
281,772	-	-	51,111	48	4	784	-	410
83,445	11,087	8,593	14,904	47	4 $\frac{1}{4}$	152	57	93
80,047	-	-	10,080	1	6	304	-	82
211,922	-	-	22,844	581	5	599	-	278
17,617	-	-	5,404	51	4	85	-	40
197,273	-	-	23,905	6,638	4 $\frac{5}{8}$	457	-	114
1,464,645	-	29,795	125,925	49,431	4 $\frac{1}{4}$	1,391	-	687
46,505	-	-	7,611	61	4 $\frac{1}{2}$	125	-	84
54,195	-	-	15,113	33	5	191	-	104
264,077	-	52,976	43,459	37,933	4 $\frac{3}{4}$	341	-	132
36,132	-	-	5,826	2,200	4 $\frac{1}{4}$	125	-	65

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HOLYOKE							
Holyoke	104,315	653,775	232,909	87,720	-	44,014	1,122,733
Holyoke Municipal Employees	264,080	-	3,070	11,182	-	24,306	302,638
Holyoke Postal	22,584	-	1,500	3,142	-	7,692	34,918
Holyoke Teachers	26,206	-	2,472	524	-	427	29,629
Main Street	15,559	-	-	636	-	1,180	17,375
Nablanko	51,702	-	-	3,060	-	25,629	80,391
Tecnifax Employees	128,317	-	23,359	3,475	-	9,453	164,604
HOPEDALE							
Melco	160,455	-	20,691	19,236	-	31,429	231,811
HUDSON							
Lapointe Employees	182,730	-	-	8,264	-	44,044	235,038
LAWRENCE							
Elgasco	102,515	-	40,000	10,837	-	77,803	231,155
Emastryco	12,963	-	17,907	1,919	-	251	33,040
Lawrence	521,513	572,704	64,554	76,671	-	150,584	1,386,026
Lawrence Firefighters	176,025	90,910	41,034	11,662	-	56,746	376,377
Lawrence Modern	80,507	-	-	5,253	-	4,997	90,757
Lawrence Postal Employees	65,808	-	5,000	2,181	-	90	73,079
Lawrence Teachers	106,355	-	10,395	11,223	-	49,149	177,122
Marconi	150,601	113,840	18,213	5,973	-	35,228	323,855
Prospect Hill Presbyterian	797	-	-	1,158	-	4,441	6,396
LEOMINSTER							
Doyle Works	15,781	-	65,303	19,259	-	24,981	125,324
Leominster	236,477	-	-	20,387	-	13,733	270,597
Pyrallart Employees	958,491	261,829	522,538	63,359	-	324,367	2,130,584
LOWELL							
Highland	100,848	-	14,455	6,078	-	68	121,449
Ideal	45,579	-	12,000	4,293	-	2,707	64,579
Jeanne d'Arc	411,273	4,317,592	1,836,328	221,588	33,058	64,598	6,884,437
Lowell	53,537	94,974	14,000	5,721	-	23,189	191,421
Lowell Electric Light Employees	73,875	-	43,000	9,031	-	18,210	144,116
Lowell EMSR	18,772	-	-	1,152	-	11,219	31,143
Lowell Firemens Club	260,286	-	3,281	16,669	-	47,762	327,998
Lowell Postal Employees	26,293	-	-	1,353	-	4,554	32,200
Northern Massachusetts Telephone Workers	600,084	914,663	156,764	68,204	-	4,123	1,743,838
LYNN							
Brotherhood	1,249,868	1,610,006	587,704	35,867	-	127,822	3,611,267
General Electric Works Employees	2,584,670	-	744,716	229,252	-	315,907	3,874,545
Greek Community	300,253	68,817	22,471	19,736	-	47,588	458,865
Labor Circle	129,939	36,904	86,764	9,617	-	26,868	290,092
Lynn	185,563	56,334	-	14,547	-	42,679	299,123
Lynn Municipal Employees	55,345	-	124,000	12,429	-	638	192,412
Lynn Police	106,090	78,918	35,000	3,765	-	-	223,773
Lynn Postal District Employees	230,190	-	10,000	4,485	-	16,906	261,581
Lynn Teachers	76,502	-	-	13,320	-	5,833	95,655
St. Jean Baptiste	291,242	855,184	166,456	50,830	10,506	211,252	1,585,470
West Lynn G. E. Employees	959,051	-	21,604	37,569	-	48,063	1,066,287

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
935,610	-	-	158,221	28,902	4 $\frac{3}{8}$	653	-	228
254,897	-	-	45,084	2,657	5 $\frac{1}{2}$	527	-	444
25,188	-	877	8,849	4	5	202	-	78
24,137	-	-	5,406	86	4 $\frac{1}{4}$	185	-	53
16,755	-	52	568	-	4 $\frac{1}{4}$	176	-	94
70,265	-	-	10,124	2	4	603	-	282
142,808	-	-	21,561	235	4 $\frac{1}{2}$	392	-	174
198,270	-	-	33,466	75	4 $\frac{1}{2}$	316	-	188
189,020	-	-	45,064	954	4 $\frac{1}{2}$	380	-	316
163,783	-	-	64,291	3,081	5	343	-	222
18,895	-	-	14,145	-	3 $\frac{1}{2}$	51	-	29
1,054,334	17,188	8,309	272,866	33,329	4 $\frac{1}{2}$	2,509	39	1,012
328,209	-	3,896	39,304	4,968	5	656	-	211
71,737	-	-	18,820	200	4 $\frac{1}{2}$	359	-	131
61,753	-	-	11,248	78	5 $\frac{1}{2}$	196	-	127
142,437	-	-	17,423	17,262	4 $\frac{1}{2}$	318	-	116
270,160	-	7,208	42,723	3,764	4 $\frac{1}{2}$	664	-	245
5,408	-	-	988	-	-	79	-	4
94,366	-	15,855	15,103	-	4 $\frac{1}{2}$	313	-	75
238,421	-	2,972	16,710	12,494	4 $\frac{1}{2}$	600	-	242
1,814,112	-	81,781	219,899	14,792	4 $\frac{1}{2}$	2,042	-	1,335
93,079	-	-	28,335	35	4 $\frac{1}{2}$	303	-	140
46,650	-	-	17,851	78	4 $\frac{1}{2}$	258	-	123
5,990,225	-	-	749,753	144,459	4 $\frac{1}{2}$	5,591	-	1,201
145,666	-	-	43,946	1,809	4 $\frac{1}{2}$	262	-	128
116,685	-	-	27,082	349	4 $\frac{1}{2}$	230	-	103
24,436	-	-	6,545	162	5	70	-	37
289,599	-	-	38,130	269	5 $\frac{1}{4}$	580	-	396
24,895	-	-	7,277	28	5	176	-	89
1,377,639	-	-	319,671	46,528	4 $\frac{3}{8}$	3,340	-	1,350
3,169,378	-	-	406,341	35,548	5	2,473	-	1,058
3,245,728	-	-	623,700	5,117	4 $\frac{5}{8}$	8,700	-	4,600
405,101	-	-	32,803	20,961	4 $\frac{1}{4}$	971	-	381
242,408	-	-	46,237	1,447	4 $\frac{1}{2}$	981	-	263
234,929	-	-	58,974	5,220	4 $\frac{1}{4}$	587	-	265
177,166	-	-	15,244	2	4	537	-	258
180,498	-	-	39,030	4,245	4 $\frac{3}{4}$	364	-	192
202,596	-	-	56,363	2,622	6	668	-	368
76,246	-	-	19,193	216	4 $\frac{1}{4}$	346	-	154
1,326,426	47,738	19,274	149,783	42,249	4 $\frac{1}{4}$	2,173	78	591
833,313	-	-	169,861	63,113	4	2,278	-	1,963

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
MALDEN							
Bell Rock	31,680	3,102	9,889	5,667	-	5,325	55,663
Cosmopolitan	41,311	-	20,340	4,271	-	2,641	68,563
Malden City Employees	64,084	-	-	28,149	-	10,000	102,233
New England Electric System Employees	628,924	484,572	240,235	81,562	-	35,507	1,470,800
Progressive Workmens	901,882	3,761,337	2,312,559	65,074	20,500	187,015	7,248,367
MANSFIELD							
Mansfield	749,337	242,854	96,699	41,979	-	29,994	1,160,863
MARBLEHEAD							
Marblehead	53,510	-	2,054	4,383	-	2,870	62,817
MARLBORO							
St. Mary's Parish	59,660	1,100	8,153	15,120	-	31,810	115,843
MAYNARD							
Maynard Consumers	145,641	217,036	199,349	27,695	-	99,739	689,460
MEDFORD							
Medford Municipal Employees	157,223	-	79,053	17,301	-	97,681	351,258
Mystic	13,400	-	-	2,770	-	5,567	21,737
MEDWAY							
Medway	28,377	-	-	6,148	-	8,005	42,530
MIDDLEBORO							
Nemasket	22,235	-	20,000	7,438	-	3,541	53,214
MILFORD							
Milford	5,805	-	7,079	2,337	-	670	15,891
MILLBURY							
High Carbon	207,608	-	73,756	35,224	-	2,916	319,504
Millbury	2,075,638	629,916	234,130	96,645	30,224	84,852	3,151,405
Worcester Teachers	208,837	-	10,118	2,152	-	48,153	269,260
NATICK							
Gateway	145,743	-	21,000	9,934	-	874	177,551
NEEDHAM							
Needham School Employees	15,924	-	-	3,964	-	190	20,078
NEW BEDFORD							
Aerovox Employees	91,754	-	95,148	15,190	-	80,306	282,398
Citizens	608,401	74,133	76,795	35,987	-	234,808	1,030,124
Continental Employees	127,437	297,670	24,920	18,074	-	81,269	549,370
New Bedford Gas & Edison Light Company Employees	314,227	-	68,769	29,838	-	35,316	448,150
New Bedford Municipal Employees	200,927	394,485	61,470	19,030	-	11,841	687,753

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
46,875	-	-	8,418	370	4¼	250	-	110
55,450	-	-	13,113	-	5	167	-	85
71,048	-	-	30,973	212	5	422	-	227
1,237,754	-	12,565	139,550	80,931	5	800	-	658
6,248,539	-	46,089	723,142	230,597	4½	6,397	-	1,528
1,025,878	-	-	112,217	22,768	4.325	2,780	-	1,100
53,273	-	-	9,309	235	4½	323	-	116
46,605	42,824	10,751	14,903	760	4	757	649	102
618,587	-	20,123	40,882	9,868	4¼	942	-	335
288,610	-	-	61,067	1,581	4½	673	-	490
20,028	-	-	1,058	651	5	59	-	29
37,869	-	-	4,654	7	4⅝	146	-	39
46,776	-	-	6,434	4	4	302	-	158
9,064	-	-	6,827	-	2	47	-	13
271,630	-	-	47,873	1	5	350	-	225
2,807,402	-	78,183	229,819	36,001	2¼	5,075	-	2,816
209,728	-	-	34,976	24,556	3¼	782	-	322
165,833	-	-	11,050	668	-	669	-	232
18,580	-	-	1,498	-	4½	148	-	28
249,371	-	-	33,010	17	4½	737	-	286
936,584	-	-	91,649	1,891	4¾	1,816	-	803
439,905	-	-	100,685	8,780	4⅞	510	-	215
291,743	62,491	-	93,880	36	5½	774	321	454
617,013	-	-	56,700	14,040	5	1,441	-	475

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
NEW BEDFORD (Continued)	\$	\$	\$	\$	\$	\$	\$
New Bedford Postal Employees	67,947	-	10,000	6,178	-	-	84,125
Press Radio	10,187	-	21,000	6,240	-	5,095	42,522
Revere Copper & Brass Employees	217,446	-	272,000	29,557	-	98,165	617,168
St. Anne	83,475	903,678	278,661	45,522	17,223	71,149	1,399,708
Southern Massachusetts Telephone	1,159,495	387,758	112,000	35,322	-	46,506	1,741,081
U-Strayco	41,608	36,058	3,000	5,008	-	56,104	141,778
NEWBURYPORT							
*Newburyport	4,900	-	-	790	-	7,694	13,384
Towle Employees	38,851	-	18,000	3,511	-	42,886	103,248
NEWTON							
Easincor Employees	6,596	-	503	3,090	-	-	10,189
Newton Municipal	87,986	-	2,400	8,479	-	37,317	136,182
Newton Teachers	26,923	-	1,079	2,769	-	126	30,897
Royal	1,054	-	-	384	-	-	1,438
NORTH ADAMS							
Hoosac Employees	35,584	-	12,000	5,254	-	17,636	70,474
Sprague Electric	1,669,550	35,130	628,882	109,781	-	260,132	2,703,475
NORTHBRIDGE							
K B	48,185	-	38,000	1,898	-	18,399	106,482
W. M. W.	967,937	-	250,442	31,144	-	3,829	1,253,352
NORTON							
Fernandes Employees	113,352	-	10,000	13,045	-	437	136,834
NORWOOD							
M and N Employees	112,126	-	5,000	27,548	-	11,797	156,471
Marrud Employees	17,460	-	-	1,224	-	457	19,141
Neponset Valley Postal Employees	52,966	-	-	6,270	-	3,809	63,045
Norwood School Employees	47,313	-	2,000	2,061	-	6,817	58,191
Plimpton	233,356	-	169,755	33,881	-	31,271	468,263
ORANGE							
Orange	1,001,099	41,129	37,374	71,931	-	15,296	1,166,829
PALMER							
Elco Club	64,327	-	104,856	5,244	-	16,488	190,915
General Package	109,928	-	76,198	1,279	-	27,281	214,686
Wick-Spring Employees	110,259	-	17,451	21,087	-	11,271	160,068
PEABODY							
A. C. Lawrence Employees	269,978	-	50,768	16,554	-	32,607	369,907
Hellenic	489,881	471,587	-	33,544	-	44,113	1,039,125
Luso-American	252,972	-	6,572	7,549	-	10,338	277,431
Peabody	8,210	-	-	1,467	-	3,255	12,932
Popular	46,643	-	-	2,889	-	10,521	60,053

*Figures used as of last examination date, March 31, 1966.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
69,296	-	-	14,194	635	5	320	-	140
38,182	-	-	4,335	5	3½	190	-	69
546,635	-	-	62,426	8,107	4¾	648	-	325
1,192,406	-	-	181,743	25,559	4½	1,099	-	171
1,514,474	-	-	225,219	1,388	5	2,319	-	1,436
114,537	-	-	24,867	2,374	4¼	177	-	101
6,985	-	-	6,397	2	-	96	-	12
85,779	-	-	17,452	17	4¼	238	-	98
8,478	-	-	1,691	20	-	64	-	36
114,996	-	-	21,105	81	4½	643	-	263
25,779	-	-	5,112	6	4¼	350	-	100
1,287	-	-	142	9	2	28	-	9
59,274	-	-	11,165	35	4½	184	-	68
2,175,691	33,438	-	474,959	19,387	4¾	3,443	1,109	1,880
87,569	-	-	18,907	6	4¾	163	-	94
1,065,937	-	-	183,114	4,301	4	2,396	-	1,345
126,490	-	-	9,848	496	4½	531	-	234
135,573	-	8,021	11,892	985	2	407	-	242
14,302	-	2,330	2,509	-	4½	104	-	34
54,954	-	-	5,584	2,507	4½	395	-	181
51,811	-	-	6,380	-	3½	200	-	98
412,902	-	-	42,621	12,740	4¼	786	-	359
1,046,369	-	-	117,251	3,209	4⅞	1,862	-	1,204
169,711	-	-	21,158	46	4	192	-	86
196,876	-	-	16,681	1,129	4	333	-	172
123,702	-	9,280	26,504	582	4⅜	378	-	157
284,425	-	-	81,399	4,083	4¾	1,113	-	796
920,319	-	1,545	97,718	19,543	5	1,171	-	592
242,053	-	5,474	25,854	4,050	4½	708	-	396
12,492	-	-	310	130	-	57	-	15
47,435	-	-	11,336	1,282	3	180	-	95

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
PITTSFIELD							
Berkshire	125,271	-	764	12,754	-	-	138,789
Eagle	95,793	-	-	3,615	-	897	100,305
EPCO Employees	95,972	-	3,000	6,076	-	11,171	116,219
Pittsfield G. E. Employees .	3,309,625	317,847	1,113,805	275,473	-	376,290	5,393,040
Pittsfield Postal Employees .	10,093	-	1,600	3,889	-	1,068	16,650
Pittsfield Teachers	308,952	-	40,127	23,795	-	55,612	428,486
Quincy							
ILSNEC	42,673	-	-	8,953	-	3,629	55,255
Pneumatic	588,347	90,063	148,743	49,912	-	60,193	937,258
Presidents City	14,678	-	11,829	23,166	-	3,486	53,159
Quincy EMSR	54,110	-	29,607	16,992	-	10,230	110,939
Quincy Municipal	438,161	236,470	51,430	46,535	-	35,639	808,235
Quinwey	235,313	29,569	266	6,726	-	22,478	294,352
Wollaston	1,534,523	158,109	96,000	65,035	-	84,553	1,938,220
RANDOLPH							
Randolph	179,044	2,871	12,898	7,857	-	6,596	209,266
REVERE							
Revere Firefighters	45,227	-	-	9,593	-	8,850	63,670
Shirley	631,301	141,608	75,549	41,073	-	425,040	1,314,571
ROCKLAND							
Rockland	6,405,095	3,614,718	597,078	220,277	66,487	192,506	11,096,161
SALEM							
Northshore	279,336	29,686	84,268	9,279	-	24,082	426,651
St. Joseph Credit Union of Salem	340,228	2,047,414	631,195	92,854	25,651	45,024	3,182,366
Salem	75,360	-	38,000	10,130	-	25,076	148,566
Salem Italian American . . .	115,965	-	-	9,398	-	24,350	149,713
Sylvania Employees	925,637	-	642,016	66,563	-	412,474	2,046,690
SAUGUS							
Saugus	461,553	467,810	61,748	47,064	35,345	36,254	1,109,774
SHARON							
Sharon	126,541	-	-	9,430	-	2,300	138,271
SHIRLEY							
Samson Cordage Employees . .	2,937	-	7,230	1,694	-	725	12,586
SOMERSET							
Somerset Community	1,215,029	885,017	182,735	103,429	4,984	62,300	2,453,494

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
114,116	-	-	17,576	7,097	4½	193	-	121
71,821	22,020	-	6,424	40	5	152	13	88
99,583	-	3,309	11,524	1,803	5	374	-	186
4,446,144	-	-	933,985	12,911	4⅞	7,339	-	3,928
12,130	-	-	4,520	-	-	108	-	56
384,684	-	-	38,583	5,219	4¾	537	-	303
48,153	-	-	7,082	20	8	105	-	72
824,785	-	-	109,481	2,992	5	808	-	520
39,398	-	-	13,482	279	-	151	-	26
93,342	-	-	17,532	65	4¼	127	-	85
716,623	-	-	75,911	15,701	4½	1,375	-	665
229,792	-	-	63,401	1,159	4¼	285	-	183
1,722,569	-	-	207,550	8,101	4½	3,827	-	2,037
196,486	-	1,182	10,721	877	4½	607	-	270
53,807	-	-	9,368	495	5½	107	-	72
1,165,990	-	31,713	104,766	12,102	4¼	1,660	-	734
9,936,665	-	61,607	957,000	140,889	4½	12,005	-	6,496
360,279	-	-	63,546	2,826	4½	518	-	390
2,765,499	-	45,514	300,134	71,219	4¼	2,964	-	733
125,597	-	-	22,955	14	4¼	428	-	129
128,127	-	6,063	15,515	8	4¾	417	-	183
1,161,003	-	485,228	347,122	53,337	4	5,702	-	2,104
976,372	-	-	102,240	31,162	4.0625	2,158	-	665
123,823	-	-	13,811	637	4¾	329	-	155
7,821	-	-	4,765	-	4	65	-	31
2,185,855	-	-	254,356	13,283	4¼	3,247	-	2,796

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SOMERVILLE							
Bowker Employees	7,423	-	-	5,660	-	16,459	29,542
Colasso	143,490	-	-	3,711	-	12	147,213
Porter Employees, The	59,450	-	73,994	-	-	17,776	151,220
Swift Employees	87,772	-	28,497	2,641	-	5,897	124,807
SOUTHBRIDGE							
Southbridge	926,792	1,901,602	1,084,705	87,379	-	120,782	4,121,260
SOUTH HADLEY FALLS							
South Hadley Community	76,624	-	5,050	4,970	-	5,899	92,543
SPRINGFIELD							
Alaco	118,652	-	48,138	9,236	-	17,458	193,484
American Bosch	751,746	519,687	601,944	36,484	-	204,376	2,114,237
Buxton Employees	378,512	-	384,210	5,727	-	18,430	786,879
Casa	3,333	-	-	102	-	5,012	8,447
Chapman, The	1,108,107	-	11,012	124,921	10,000	118,064	1,372,104
Cheney Bigelow	41,204	-	-	18,870	-	2,661	62,735
C. L. U	336,277	-	19,899	6,493	-	22,789	385,458
Diamond Match Employees	108,109	-	32,681	725	-	14,507	156,022
Embeco	224,120	-	99,437	38,245	-	46,581	408,383
John H. Breck Employees	186,676	-	121,200	7,092	-	27,054	342,022
Kelko	154,887	286,647	173,893	14,460	-	55,745	685,632
Maccabean Pythian	36,998	-	3,000	1,998	-	-	41,996
Massachusetts Mutual Employees	858,670	-	226,442	14,687	-	97,637	1,197,436
Monarch	304,035	-	23,309	3,780	-	15,776	346,900
Monsanto Plastics	1,519,980	983,929	470,963	22,477	-	373,271	3,370,620
Powers Paper Employees	24,785	-	12,896	3,160	-	764	41,605
Railway Express	12,939	-	1,181	1,496	-	2,968	18,584
Setco	69,880	-	79,998	10,477	-	2,687	163,042
Spasco	21,765	-	-	6,272	-	10,652	38,689
Springfield Armory	370,690	14,966	111,563	18,366	-	13,327	528,912
Springfield	698,187	417,483	340,803	16,231	-	66,006	1,538,710
Springfield FCA Employees	58,248	-	28,097	1,078	-	255	87,678
Springfield Franco-American	131,517	10,419	5,219	3,725	-	1,716	152,596
Springfield, Mass. Municipal Employees	1,099,594	686,360	161,743	53,747	50,839	77,140	2,129,423
Springfield, Mass. Post Office Employees	309,490	56,491	242,530	33,764	-	27,556	669,831
Springfield Street Railway Employees	205,579	71,960	85,801	3,300	-	59,366	426,006
Springfield Teachers	1,003,642	-	273,471	9,379	-	196,285	1,482,777
Westco	353,004	171,393	384,580	28,443	9,381	15,386	962,187
Western Massachusetts Telephone Workers	3,076,175	312,880	533,016	79,703	-	358,720	4,360,494
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	2,798	1,000	-	781	-	1,504	6,083
TAUNTON							
Adams Post	10,987	22,911	33,460	1,219	-	-	68,577
Adayco	9,159	-	204	2,288	-	57	11,708
Taunton Postal Employees	19,002	-	21,000	985	-	9,001	49,988

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
26,964	-	-	2,163	415	4	56	-	34
96,123	-	-	51,088	2	-	543	-	240
129,574	-	9,461	12,059	126	4½	275	-	149
79,741	-	13,766	29,735	1,565	3¾	427	-	174
3,616,705	-	102,014	339,488	63,053	4¼	3,781	-	1,617
63,099	-	-	9,266	20,178	5	205	-	143
151,073	-	20,968	11,876	9,567	4½	495	-	373
1,915,083	-	-	145,747	53,407	4¾	1,893	-	995
687,746	-	17,911	48,896	32,326	4.5625	788	-	497
8,244	-	-	202	1	4	87	-	24
1,157,898	-	12,857	113,449	87,900	4.5625	1,632	-	1,298
48,700	-	-	13,997	38	2	154	-	82
340,667	7,310	19,330	13,913	4,238	4½	750	4	439
140,518	-	-	15,128	376	5	330	-	172
322,389	-	-	82,836	3,158	4½	729	-	456
292,971	-	-	46,259	2,792	2¾	373	-	213
612,550	-	-	56,040	17,042	4½	749	-	372
35,499	-	-	3,206	3,291	5	98	-	40
1,064,976	-	-	61,881	70,579	4¾	1,804	-	908
290,272	-	-	37,446	19,182	5	452	-	379
2,907,889	-	10,738	309,955	142,038	5½	2,685	-	2,073
34,888	-	3,125	3,553	39	4½	94	-	66
15,832	-	634	2,118	-	4½	88	-	50
136,376	-	3,293	23,051	322	5	259	-	166
28,608	-	-	2,067	8,014	4½	107	-	60
433,750	-	13,664	59,341	22,157	4½	1,194	-	648
1,424,370	11,696	-	74,827	27,817	5	1,003	11	748
74,245	-	4,118	9,315	-	5½	90	-	55
124,947	-	-	25,116	2,533	4¼	575	-	211
1,740,090	-	-	245,192	144,141	4½	2,908	-	1,806
545,771	-	-	110,519	13,541	5	883	-	453
345,151	-	4,139	70,456	6,260	5½	443	-	279
1,360,382	-	-	121,216	1,179	4½	1,315	-	753
780,783	-	6,908	97,592	76,904	4	1,427	-	647
3,699,456	26,800	79,872	453,632	100,734	5	4,123	21	2,976
4,521	-	-	1,527	35	-	101	-	17
58,060	-	-	10,344	173	4½	170	-	50
9,967	-	941	800	-	4½	95	-	38
42,702	-	-	7,285	1	4½	122	-	48

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
TEWKSBURY							
Corenco Employees	4,061	-	-	326	-	1,268	5,655
WAKEFIELD							
Amlico	284,404	-	48,532	13,215	-	50,060	396,211
L. B. Evans Employees	11,816	-	77,332	382	-	51,999	141,529
WALPOLE							
H and V	5,428	-	72,430	10,391	-	57,894	146,143
Kendall Mills	62,900	16,466	30,624	807	-	40,704	151,501
Neponset	768,844	2,022,935	712,054	133,374	-	85,494	3,722,701
Walpole Municipal Employees	46,889	-	28,000	5,810	-	371	81,070
WALTHAM							
Grover Cronin	147,315	-	219,929	11,268	-	137,333	515,845
Middlesex Carmens	170,227	-	56,285	18,293	-	11,924	256,729
Raytheon Employees	4,598,682	-	757,233	51,441	-	120,042	5,527,398
Waltham Municipal Employees	171,664	-	15,651	6,652	-	9,512	203,479
WATERTOWN							
Arsenal Employees	177,900	-	58,173	9,194	-	19,902	265,169
Watertown Municipal	181,930	198,978	81,632	30,451	-	115,229	608,220
WEBSTER							
Webster	997,607	1,728,857	290,975	59,263	39,785	207,928	3,324,415
WESTFIELD							
Columbia Bicycle	212,297	30,345	42,541	9,100	-	33,693	327,976
Savage Arms Employees	376,329	444,287	201,778	21,343	-	172,513	1,216,250
Westfield Polish-American	9,539	-	4,954	1,196	-	4,608	20,297
WEST SPRINGFIELD							
General Fibre Employees	129,582	-	41,814	8,208	-	20,955	200,559
Perkins Gear	96,008	-	513	8,208	-	13,725	118,454
Vamco Employees	19,290	-	52	2,478	-	100	21,920
Wemeleo	620,895	1,210,527	47,326	42,615	-	183,921	3,105,284
WICO Employees	100,056	-	130,110	1,471	-	5,907	237,544
WESTWOOD							
West wood	54,411	-	-	3,328	-	2,022	59,761
WEYMOUTH							
Stetson Shoe Employees	47,242	-	56,889	19,313	-	13,301	136,745
Weymouth Town Employees	393,610	-	9,312	3,266	-	13,420	419,608
WINCHENDON							
Marquette	48,126	97,492	20,918	9,611	-	9,210	185,357
WINTHROP							
Beach	75,227	-	41,466	2,588	-	20,277	139,558
WOBURN							
Atlantie Gelatin	251,692	60,860	57,090	17,877	-	53,887	441,406
Woburn	53,298	22,312	149	648	-	1,329	77,736

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
3,273	-	929	1,453	-	5	32	-	11
351,737	-	-	44,459	15	4 $\frac{3}{4}$	871	-	544
122,503	-	-	19,018	8	4 $\frac{1}{2}$	242	-	81
131,251	-	-	14,892	-	5	136	-	38
73,098	47,881	1,914	28,532	76	5	824	220	287
3,064,320	242,006	-	315,749	100,626	4 $\frac{3}{4}$	3,362	1,115	1,692
69,920	-	-	11,090	60	5	323	-	98
443,481	5,500	20,373	46,487	4	5	404	222	206
198,645	-	-	54,514	3,570	4 $\frac{1}{2}$	216	-	147
4,713,659	-	-	602,910	210,829	4 $\frac{5}{8}$	11,038	-	6,453
146,999	-	-	40,177	16,303	4 $\frac{1}{2}$	481	-	315
215,209	-	-	38,650	11,310	4 $\frac{3}{4}$	904	-	478
549,379	-	-	46,043	12,798	4 $\frac{3}{8}$	711	-	240
2,670,515	273,428	52,497	268,295	59,680	4 $\frac{1}{4}$	2,788	163	1,331
286,691	-	-	35,867	5,418	4 $\frac{1}{2}$	386	-	226
1,095,216	-	-	88,049	32,985	5 $\frac{1}{8}$	1,086	-	526
2,927	-	-	8,083	9,287	-	59	-	30
175,122	-	7,629	17,789	19	4 $\frac{1}{4}$	282	-	176
98,564	-	1,374	18,465	51	5	250	-	137
19,508	-	-	2,408	4	4 $\frac{1}{2}$	137	-	83
1,906,868	-	-	158,834	39,582	5	1,112	-	767
200,729	-	1,239	35,225	351	4	373	-	204
48,526	-	-	10,786	449	6	215	-	82
121,712	-	-	12,825	2,208	4	248	-	118
380,233	-	-	38,558	817	4 $\frac{5}{8}$	945	-	539
164,895	-	-	15,977	4,485	5	456	-	117
123,099	-	-	15,625	834	4	348	-	156
374,713	-	671	49,362	16,660	5	364	-	312
65,471	-	-	11,786	479	4 $\frac{1}{2}$	319	-	102

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WORCESTER							
C & K Employees . . .	418,048	-	20,000	3,394	-	9,049	450,491
Central Massachusetts Telephone Workers . . .	737,859	114,161	114,706	30,297	-	48,644	1,045,667
Craftsman . . .	34,123	-	5,000	4,947	-	16,738	60,808
John Bath Employees . . .	13,796	-	26,079	-	-	8,006	47,881
Jonsteel . . .	81,504	-	15,000	25,970	-	35,000	157,474
Morgan Employees . . .	7,219	-	18,082	15,086	-	35,000	75,387
Moulded Plastics . . .	4,220	-	-	6,587	-	6,644	17,451
Norton . . .	249,098	-	283,309	8,036	-	19,759	560,202
Rockwood Sprinkler Employees . . .	33,260	-	36,000	791	-	20,223	90,274
South Works . . .	1,196,541	-	20,977	126,346	78,576	62,056	1,484,496
U.S.E.-Worcester . . .	141,100	-	-	10,804	-	30,252	182,156
Washburn Employees . . .	8,957	-	9,774	3,114	-	38,223	60,068
Worcester Fire Department Employees . . .	155,584	-	-	9,166	-	628	165,378
Worcester Gas Light Employees . . .	128,279	-	8,184	14,930	-	12,443	163,836
Worcester Police Department . . .	83,107	-	14,212	18,789	-	21,341	137,449
Worcester Postal . . .	250,788	-	65	6,319	-	24,287	281,459
Worcester Public Works . . .	27,646	-	5,522	7,250	-	24,987	65,405
Worcester Thompson . . .	27,494	-	45,297	2,398	-	5,698	80,887
Worcester Wire Works Employees . . .	36,727	-	53,761	9,296	-	23,455	123,239

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
381,127	-	8,132	42,600	18,632	4½	1,064	-	700
834,490	-	-	199,658	11,519	5	1,431	-	788
51,330	-	-	9,477	1	6 "	153	-	63
38,848	-	-	8,045	988	3¾	115	-	41
117,675	-	-	39,794	5	5	316	-	121
68,374	-	-	7,009	4	6	418	-	45
14,104	-	-	3,342	5	-	118	-	35
388,664	-	-	143,491	28,047	4½	3,345	-	1,091
63,193	12,345	-	14,734	2	5	374	92	136
925,822	238,134	9,524	310,790	226	4¼	2,456	1,243	1,177
163,435	-	-	17,917	804	4¼	422	-	221
42,812	-	8,893	8,363	-	4.3125	117	-	43
129,164	-	-	33,204	3,010	4¼	462	-	238
146,964	-	-	16,731	141	4	433	-	246
110,289	-	-	23,188	3,972	5	363	-	170
233,978	-	-	47,431	50	5½	1,212	-	729
59,186	-	-	6,217	2	5	323	-	186
70,191	-	-	10,083	613	6	238	-	80
98,068	-	-	24,887	284	7	266	-	65

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1
AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	436	433	PERCENTAGE OF TOTALS	
	June 30, 1965	June 30, 1966	June 30, 1965	June 30, 1966
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 72,735,475 00	\$ 76,550,875 76	23.34	22.06
Secured	60,320,508 22	72,395,648 88	19.36	20.86
F.H.A. Title I	4,216,394 36	5,276,781 95	1.35	1.52
Real estate loans:				
First mortgages	91,767,890 36	101,911,019 81	29.45	29.36
Real estate by foreclosure	92,296 58	149,106 41	.03	.04
Real estate in possession	23,730 22	21,508 64	-	.01
Investments:				
U.S. Government obligations, direct and fully guaranteed	11,073,709 60	14,624,320 86	3.55	4.22
Bonds	11,284,015 98	13,003,381 99	3.62	3.75
Bank stocks	7,436,345 93	8,614,963 98	2.39	2.48
Shares in co-operative banks	17,078,650 65	15,749,811 28	5.48	4.54
Shares in federal savings and loan associations	3,257,552 26	3,518,431 70	1.05	1.02
Shares in Central Credit Union Fund, Inc.	1,181,636 72	1,118,950 91	.38	.32
Deposits in Massachusetts Credit Union Share Insurance Corporation	1,574,484 42	1,707,700 43	.51	.49
Deposits in savings banks	17,324,887 08	17,430,501 81	5.56	5.02
Bank building	1,267,722 32	1,421,356 44	.41	.41
Leasehold improvements	97,262 79	151,628 26	.03	.04
Furniture and fixtures	877,061 26	948,361 28	.28	.28
Due from depository banks	8,191,337 41	9,379,126 14	2.63	2.70
Cash on hand	902,227 87	1,414,107 84	.29	.41
Other assets	896,349 28	1,638,607 45	.29	.47
TOTAL ASSETS	\$311,599,538 31	\$347,026,191 82	100.00	100.00
<i>Liabilities</i>				
Shares	\$261,512,525 00	\$294,253,295 98	83.93	84.79
Deposits	2,845,758 91	2,470,490 81	.91	.71
Club accounts	2,861,875 91	3,068,878 48	.92	.89
Guaranty fund	20,651,653 17	22,246,711 58	6.63	6.41
Reserve fund	5,096,692 29	5,487,131 77	1.64	1.58
Undivided earnings	6,780,759 78	7,744,218 23	2.18	2.23
Net interim income	3,939,132 41	3,869,937 15	1.26	1.12
Notes payable	1,591,525 52	1,139,523 61	.51	.33
Due to mortgagors	571,315 26	536,813 85	.18	.15
Mortgagors' tax accounts	3,089,642 31	3,692,319 41	.99	1.06
Payroll deductions	840,659 87	818,276 20	.27	.24
Other liabilities	1,817,997 88	1,698,594 75	.58	.49
TOTAL LIABILITIES	\$311,599,538 31	\$347,026,191 82	100.00	100.00

STATEMENT NO. 2
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1966	Year Ending June 30, 1965
Number of members	477,591	460,915
Number of borrowers	240,426	221,665
Number of depositors	9,753	9,888

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1966	1965	1964	1963	1962	1961	1960
*	26	21	18	19	26	23	24
1½	—	—	—	—	1	—	—
*	1	1	—	—	—	1	2
2	9	7	12	1	7	15	15
*	4	3	2	—	4	2	2
2½	—	4	2	1	1	3	5
*	1	—	2	1	—	1	—
3	7	9	9	15	25	29	42
*	2	6	2	5	5	11	24
3½	8	10	19	19	35	48	74
*	3	3	4	7	32	44	33
4	56	76	120	177	149	138	131
*	66	71	67	47	36	22	13
4½	107	108	87	77	56	40	36
*	35	24	21	10	6	6	4
5	73	63	45	41	36	41	35
*	6	5	5	1	3	2	2
5½	12	8	6	8	8	7	4
*	5	4	—	—	—	—	—
6	9	9	12	7	10	8	5
*	—	1	—	—	—	1	—
6½	—	—	1	—	—	—	—
*	—	—	1	—	—	—	1
7	1	—	1	1	1	2	—
*	1	1	1	1	1	1	1
8	1	2	—	1	2	1	1
*	—	—	1	—	—	—	—
9	—	—	—	—	—	—	—
Totals	433	436	438	439	444	446	454
Average rate	4.20	4.20	4.11	4.05	3.87	3.80	3.65

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1965, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	6	\$ 3,623 04
4	487	1,359,347 46
4¼	6	54,730 87
4½	988	4,442,184 49
4¾	110	706,360 17
5	4,189	21,769,381 64
5½	38	387,630 00
5¾	1,309	11,700,874 08
6	1	8,872 77
6¼	5,209	39,693,681 24
6½	329	3,270,602 46
6¾	2,605	17,422,895 53
7	28	241,339 57
7¼	57	476,604 90
7¾	37	372,291 47
8	1	600 12
TOTALS	15,400	\$101,911,019 81
Average rate		4.92%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1957 TO 1966, INCLUSIVE

Assets										Liabilities											
YEAR	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund	Other Assets	Total Assets	YEAR	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities	
1957	476	\$34,507,338	\$105,822,583	\$480,114	\$15,188,757	\$ 46,563	\$ 625,176	—	\$ 137,206	\$156,807,737	1957	476	\$125,842,516	\$11,155,151	\$ 9,644,346	\$5,592,608	\$2,347,080	\$ 231,227	\$1,994,809	\$156,807,737	
1958	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—	161,210	171,800,466	1958	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466	
1959	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	277,375	185,099,856	1959	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	346,750	2,598,531	185,099,856	
1960	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—	299,287	199,951,192	1960	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	256,559	2,977,412	199,951,192	
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	268,036	215,647,278	1961	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	203,200	3,232,114	215,647,278	
1962	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	305,564	232,893,191	1962	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191	
1963	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	1,052,799	252,890,104	1963	439	210,332,807	6,870,809	17,367,619	9,930,137	4,153,323	633,922	4,601,487	252,890,104	
1964	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	492,427	278,128,128	1964	438	231,736,944	8,971,174	19,018,990	10,871,174	4,638,381	857,692	5,356,673	278,128,128	
1965	436	51,397,997	229,040,268	877,061	26,418,452	116,027*	1,181,637	1,574,484	993,612	311,599,538	1965	436	261,512,525	5,707,635	20,651,653	10,719,892	5,096,692	1,591,526	6,319,615	311,599,538	
1966	433	55,510,910	256,134,327	948,361	28,223,736	170,615*	1,118,951	1,707,701	3,211,591	347,026,192	1966	433	294,253,296	5,539,369	22,246,712	11,614,155	5,487,132	1,139,524	6,746,004	347,026,192	
*Includes Real Estate in Possession.																					

*Includes Real Estate in Possession.

CENTRAL CREDIT UNION FUND, INC.

462 Boylston Street, Boston

Incorporated May 12, 1932

Began business August 10, 1932

Elliot G. Wellington, *President*

Chester A. Caron, *Treasurer and Clerk of Corporation*

William Kavaney, *Vice President*

Board of Directors: Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Joseph V. Forti
Donat Franck, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, Delmar A.
Moorehouse, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, Mario G. Scanzio,
Paul C. Theilig, Roland Tuck, Donald G. Walsh, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members	\$ 441,600 00	Shares	\$1,126,473 39
U.S. Government obligations, direct		Guaranty fund	19,900 00
and fully guaranteed	612,287 03	Reserve fund	1,500 00
Bonds	15,000 00	Undivided earnings	2,268 79
Bank stocks	11,450 00	Interim income	4,159 61
Shares in credit unions	22,607 35	Notes payable	50,000 00
Deposits in savings banks	78,020 00	Contingency fund	1,250 00
Cash in banks	23,625 89	Reserve for securities losses	417 48
Interest receivable	1,379 00		
	<u>\$1,205,969 27</u>		<u>\$1,205,969 27</u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*

Charles M. Healey, Jr., *Vice President*

Chester A. Caron, *Treasurer*

Paul C. Theilig, *Secretary*

Trustees: Edward C. Brunelle, Chester A. Caron, Aaron Coburn, Joseph L. Coburn, Vito Comperchio, Edward J.
Fallon, Charles M. Healey, Jr., William Kavaney, Alfred A. LaRiviere, Theodore T. Mattus,
Delmar A. Moorehouse, Maston Nelson, William Olson, John Svagzdys, Paul C. Theilig.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1966

Balance on hand, July 1, 1965	\$ 2,302 60
Premiums collected	103,611 29
Surrender credits collected	18,556 90
Administration charges collected	496 00
Overpayments	21 79
	<u>\$124,988 58</u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$103,611 29
Policy surrenders paid	17,550 31
Treasurer's expense	260 00
Refund of overpayment	1,090 10
Investment	1,300 00
Other expense	304 86
	<u>\$124,116 56</u>
Balance on hand June 30, 1966	<u>\$ 872 02</u>

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester

Incorporated June 26, 1961.

Albert A. LaRiviere, *President*
Joseph V. Forti, *Vice President*

William Kavaney, *Treasurer*
John Svagzdys, *Clerk of Corporation*

Board of Directors: Linus Allain, Chester A. Caron, Louis S. Cashman, Carl Dentler, Arthur J. Deslauriers, Charles E. Driscoll, Richard N. Kenary, Valmore Tetreault, Paul C. Theilig, Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets	Liabilities
Personal loans \$ 8,650 00	Insurance reserve \$2,108,183 28
U.S. Government obligations, direct and fully guaranteed 1,295,543 75	Reserve fund 407,164 14
Bank stocks 142,682 22	Investment reserve 1,221 48
Shares in co-operative banks 300,000 00	Interim income 114,473 13
Shares in Federal Savings and Loan Association 80,000 00	
Shares in Central Credit Union Fund, Inc. 10,000 00	
Deposits in savings banks 480,000 00	
Furniture and fixtures 2,479 92	
Cash in banks 10,968 98	
Prepaid expense 717 16	
Certificate of deposit 300,000 00	
\$2,631,042 03	\$2,631,042 03